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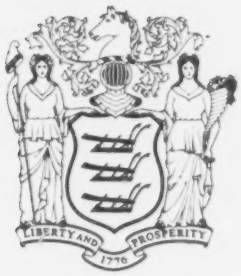
State of New Jersey
Department of Banking



Commissioner
of
Banking

Annual Report
1986

State of New Jersey
Department of Banking

July 1, 1987

To the Members of the Senate and General Assembly:

In compliance with N.J.S.A. 17:1-9, I submit the report of the Department of Banking relating to banks, savings banks, foreign banks, savings and loan and building and loan associations, mortgage bankers and mortgage brokers, business development corporations, check cashers, check sellers, credit unions, debt adjusters, foreign money remitters, insurance premium finance companies, pawnbrokers, secondary mortgage loan companies, small loan companies, home repair contractors, home repair salesmen and home financing agencies, motor vehicle installment sellers, and sales finance companies for the year ending December 31, 1986.

This report is divided into five major sections, the first three of which correspond with the Department's three Divisions. Part I covers the Division of Banking, which includes the Bureau of Consumer Credit, Part II the Division of Savings and Loan Associations, and Part III the Division of Consumer Complaints, Legal and Economic Research. Part IV describes the functions of the New Jersey Cemetery Board, and Part V reflects Statute and Administrative Code amendments of the past year affecting the institutions supervised by the Department.

The report also contains an introductory section, The Year in Retrospect, highlighting matters of particular interest which involved the Department in 1986.

Respectfully submitted,

Mary Little Parell
Commissioner of Banking

Governor Thomas H. Kean

Commissioner Mary Little Parell

STATE OF NEW JERSEY

Thomas H. Kean, *Governor*

DEPARTMENT OF BANKING

Mary Little Parell, *Commissioner*

ADMINISTRATIVE SERVICES

Anthony E. Carmosine,
Assistant Commissioner, Administration

DIVISION OF BANKING

Roger F. Wagner, *Deputy Commissioner*
(609/292-5491)

STAFF

Administration

David McWilliam
Assistant Deputy Commissioner

Examinations

Evert J. Gustafson
Chief Bank Examiner

Consumer Credit

Joseph P. Lanigan
Chief

DIVISION OF CONSUMER COMPLAINTS, LEGAL AND ECONOMIC RESEARCH

Robert M. Jaworski, *Deputy Commissioner*
(609/292-7659)

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS

Stephen J. Szabatin
Acting Deputy Commissioner/Chief Savings and Loan Examiner
(609/292-5494)

STAFF

Administration

John R. Miller
Assistant Deputy Commissioner

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DEPARTMENT OF BANKING—DESCRIPTION

The New Jersey Department of Banking is charged with the responsibility of chartering, licensing and supervising nearly 6,000 financial entities which provide loan and investment services and which may also hold the public's money in the form of trust or deposit accounts. In terms of overall assets, these entities are comprised mainly of commercial banks, savings banks, and savings and loan associations.

In addition, the Department's supervisory authority extends to such financially related activities as mortgage bankers; mortgage brokers; check cashing and check selling companies; credit unions, which are non-profit depository institutions; and several other classes of firms whose functions entail various forms of consumer lending. Non-denominational cemeteries are also regulated by the Department, inasmuch as a portion of their income from burial plot sales must, by a state law designed to insure permanent maintenance of the property, be placed in particular types of interest bearing investments.

Title 17, Chapter 9A-260, of the New Jersey statutes specifies that whenever and as often as the Commissioner of Banking deems it advisable, each state chartered bank shall "be examined to determine whether the bank is conducting its business in conformity with the laws of this State . . . and with safety to its depositors, other creditors and the public." Similar requirements for state chartered savings and loan associations appear at N.J.S.A. 17:12B-172. Other sections of Title 17 and Title 45 empower the Department to examine mortgage bankers, mortgage brokers, insurance premium finance companies, small loan companies, secondary mortgage companies, credit unions and pawnbrokers.

As suggested by the Department of Banking organization chart, shown on the opposite page, examinations of state chartered banking and saving and loan institutions are conducted, respectively, by the Division of Banking and the Division of Savings and Loan Associations. The former, through its Bureau of Consumer Credit, also examines and regulates the other five types of institutions indicated above. National banks are supervised by the U.S. Comptroller of the Currency, federally chartered savings and loan associations by the Federal Home Loan Bank Board and federal credit unions by the National Credit Union Administration.

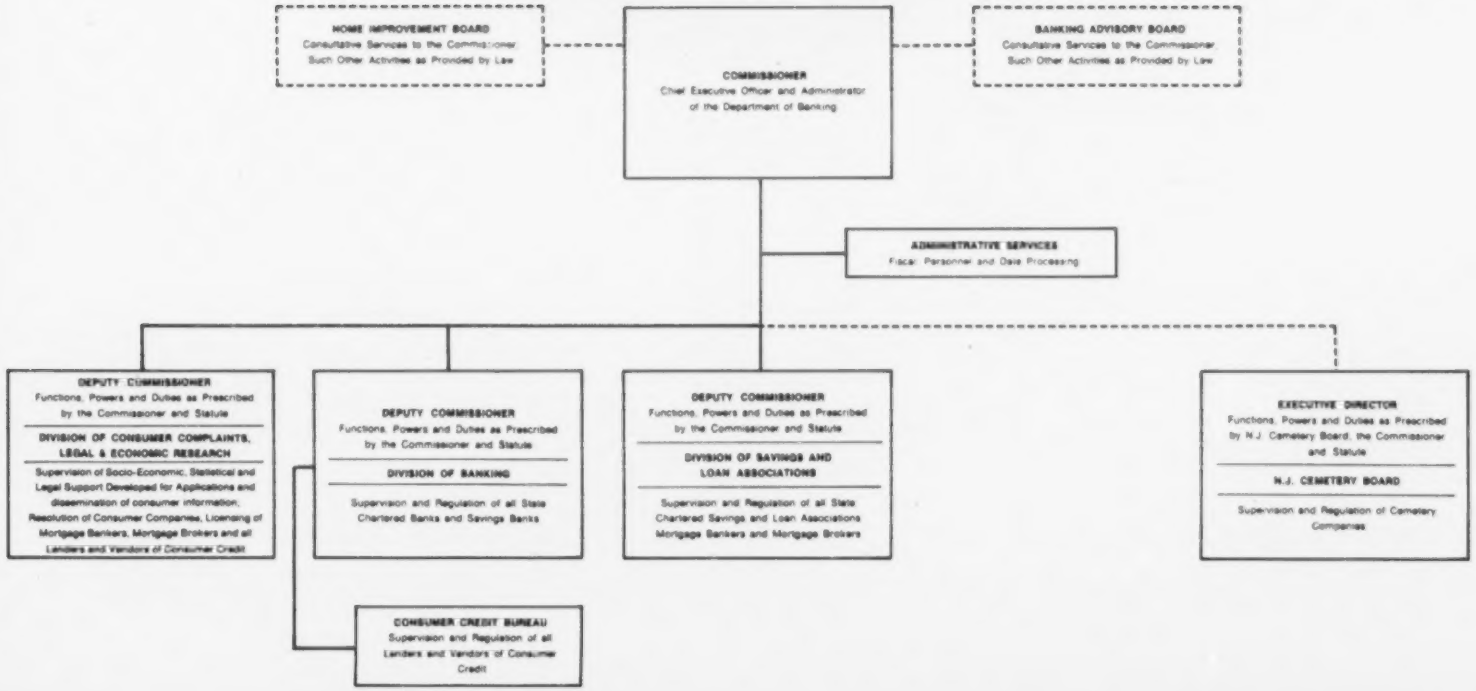
Apart from conducting examinations, the Department is a source of new legislation and administrative regulations enacted from time to time in response to emerging needs of the consuming public or the financial industry. All three divisions participate in this process. The Division of Consumer Complaints, Legal & Economic Research reviews and processes applications for new charters, branches, relocations, plans of acquisition, mergers, bulk sales and auxiliary offices.

This Division provides the further service of investigating all complaints which are filed by consumers against institutions chartered or licensed by the Department. The Department, in essence, represents the complainant in matters where violations of state law, rules or regulations have been alleged, directing appropriate remedial action if the violations are substantiated.

STATE OF NEW JERSEY

DEPARTMENT OF BANKING

ORGANIZATION CHART


HOME IMPROVEMENT BOARD
Consultative Services to the Commissioner
Such Other Activities as Provided by Law
COMMISSIONER
Chief Executive Officer and Administrator
of the Department of Banking
BANKING ADVISORY BOARD
Consultative Services to the Commissioner
Such Other Activities as Provided by Law
ADMINISTRATIVE SERVICES
Fiscal, Personnel and Data Processing
DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute
DIVISION OF CONSUMER COMPLAINTS,
LEGAL & ECONOMIC RESEARCH
Supervision of Socio-Economic, Statistical and
Legal Support Developed for Applications and
dissemination of consumer information;
Resolution of Consumer Complaints, Licensing of
Mortgage Bankers, Mortgage Brokers and all
Lenders and Vendors of Consumer Credit
DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute
DIVISION OF BANKING
Supervision and Regulation of all State
Chartered Banks and Savings Banks
CONSUMER CREDIT BUREAU
Supervision and Regulation of all
Lenders and Vendors of Consumer
Credit
DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute
DIVISION OF SAVINGS AND
LOAN ASSOCIATIONS
Supervision and Regulation of all State
Chartered Savings and Loan Associations
Mortgage Bankers and Mortgage Brokers
EXECUTIVE DIRECTOR
Functions, Powers and Duties as Prescribed
by N.J. Cemetery Board, the Commissioner
and Statute
N.J. CEMETERY BOARD
Supervision and Regulation of Cemetery
Companies

MEMBERS OF THE BANKING ADVISORY BOARD

Name	Affiliation	Term Expires
Kenneth L. Birchby	Hudson County Savings Bank	6/30/88
Robert H. Deacon	BMJ Financial Corp	6/30/88
Royal E. Fliedner	Shadow Lawn Savings & Loan Association	6/30/89
James P. Giacobello	Somerset Trust Company	6/30/90
Barry Gimelstob	Financial Benefits Research Group	6/30/89
Richard Kelley	Citizens First National Bank of NJ	6/30/87
John L. Kraft	Kraft & Hughes	6/30/87
Thomas D. Sayles	Summit Trust Company	6/30/87

1986—THE YEAR IN RETROSPECT

Economic Factors

New Jersey's economy outpaced the nation's economy as a whole during 1986, spurred by high employment, rapid new job creation, a decidedly pro-business climate, and an increase in per-capita income.

The good economic news reported nationwide was largely attributable to falling interest rates, which dropped by approximately 1.8 percent over the year. This decline, among other things, led to the fall in the value of the dollar overseas thereby causing a general downturn in the nation's trade deficit. The consumer price index, aided by plunging fuel prices, also contributed to the healthy economic report card by increasing by only 1.1 percent between December 1985 and 1986. These positive developments, viewed together, offered some hope for a gradual improvement in the pace of economic growth for the coming year.

On the negative side, the gross national product (GNP) rose by only 2.5 percent during 1986, after adjustment for inflation, a rise well below the 3.8 percent averaged over the past twenty years. As in 1985, when the GNP advanced by only 2.7 percent, the U.S. trade imbalance and the federal budget deficit were major factors thwarting economic gains. With imports exceeding exports by more than $100 billion, domestic industrial output grew by only 1.6 percent and manufacturing payrolls by a mere .2 percent (after adjustment for inflation). During the final quarter of 1986, both personal disposable income and consumption expenditures declined in real dollar terms and personal savings dropped below 3 percent of disposable income, less than half the average level of the twenty preceding years. For Fiscal Year 1986, the national budget deficit totaled $221 billion.

Falling interest rates contributed to greater profitability for most of New Jersey's financial institutions. New Jersey commercial banks reported an average net income return of 1.10 percent of assets, up from 1.03 percent the year before. The rapid expansion of the nation's money supply, which helped lower interest rates, also served to accelerate deposit growth. Commercial bank deposits increased during 1986 by 18.4 percent (to $59.6 billion) as compared to only 12.5 percent the year before. Other depositories reported similar earnings and deposit increases. The net income of state-chartered savings banks measured .83 percent of assets, well above the .60 percent figure of the year before. Deposits climbed to almost $11.9 billion, representing a healthy 8.9 percent gain (or double the growth in 1985). State-chartered savings and loan associations showed net income of 1.12 percent of assets, the highest level recorded in the past twenty-five years, while deposits grew by 6.6 percent, reaching $20.9 billion.

Significant Banking Developments—The Nation

For the fourth consecutive year, Congress adjourned without acting on major banking legislation despite increasing industry pressures. Chief among the long-pending proposals was a plan to recapitalize the Federal Savings and Loan Insurance Corporation (FSLIC) fund. Another proposal addressed the question of expanded bank powers and geographic diversification.

The thrift industry was precariously positioned in 1986. The FSLIC insurance fund suffered tremendous outlays as the number of thrift failures increased sharply. Weak savings and loan associations were particularly concentrated in certain agricultural and petroleum producing states, a situation reflected by the low capital ratios of the institutions located in these states. Statistics published by the Federal Home Loan Bank Board (FHLBB) showed that the average ratio of total capital (net worth) to total assets measured 4.6 percent nationwide (5.2 percent among New Jersey's 112 insured institutions). This compared to savings and loans in Texas, Idaho and Arkansas, which averaged less than 1 percent; Utah, Oregon, Oklahoma and Iowa between 1.1 percent and 1.9 percent; and Wyoming and Nebraska, 2.5 percent and 2.8 percent respectively. Among the other forty states, only savings and loans in Delaware and Minnesota averaged net worth ratios below 4 percent, recording ratios of 3.4 percent and 3.6 percent respectively.

In August the FHLBB approved several regulatory changes intended to bolster the capital reserves of insured savings and loans and encourage thrift portfolio diversification. The new capital rules required all FSLIC-insured institutions to increase gradually their net worth to liability ratios to six percent (twice the existing regulatory net worth requirement) beginning January 1, 1987. A Bank Board study noted that out of a total of 3,252 insured institutions nationwide, 1,664 had net worth levels in excess of 5 percent of liabilities in March 1986. Another 961 institutions had net worth ratios between 3 and 5 percent, and about 627 had ratios below 3 percent. New Jersey's institutions averaged a net worth to liabilities ratio of 5.5 percent at year end 1986.

In a related effort to shore up the FSLIC insurance fund, the FHLBB began to charge large "exit fees" on thrifts seeking to convert to Federal Deposit Insurance Corporation (FDIC) charters. The FHLBB was concerned that healthy savings and loans would change charters in order to avoid paying higher FSLIC premiums at a time when the ailing FSLIC needed the funds. The requirement was challenged in April when Barnett Banks of Florida, Inc. (a holding company owning FDIC-insured institutions) announced a proposed merger with United First Federal Savings and Loan Association of Sarasota, Florida, pending United's conversion to an FDIC-insured bank. When the FHLBB asserted jurisdiction to rule on the merger, United filed suit against the Bank Board. In December, a federal district court in Florida decided in favor of United and issued a preliminary injunction barring such exercise of authority by the FHLBB. The wholesale flight of healthy thrifts from the FHLBB system became a very real concern in 1986, and further served to underscore the need for immediate, remedial federal legislation to address fully the question of the FSLIC fund.

In the absence of determinative federal legislation, it fell to the courts, and state and federal regulators, to grapple with the key issues of geographic expansion and broader powers for banks. With respect to interstate banking, for example, a federal district court in Pennsylvania held that the National Bank Act of 1864 did not prevent Horizon Bancorporation of New Jersey from relocating the principal office of a subsidiary bank across state lines (from Moorestown, New Jersey, to Philadelphia, Pennsylvania) because the new site was within thirty miles of the former location as allowed by the Act. Although at one time the Act had expressly prohibited interstate relocations, the court noted that the prohibition was deleted in 1959 and not reimposed in subsequent years. The impact of the court's decision, however, was limited by Horizon's agreement to obtain a *de novo* state charter for the relocated bank from the Pennsylvania Banking Department while the matter was on appeal. Regardless, the Horizon case helped intensify the push toward express interstate banking authority—a demand that was answered by the New Jersey State Legislature early in 1986.

A significant step toward obtaining expanded powers for commercial banks was made when the Federal Reserve Board (Fed) issued an amended regulation enumerating six new nonbanking activities in which bank holding companies would be permitted to engage. These activities included: (1) consumer financial counseling, (2) tax planning and preparation, (3) futures and options advice, (4) check guarantees, (5) debt collection and credit rating, and (6) personal property appraisals. With the exception of debt collection and credit rating services, the Fed had previously allowed bank holding companies to engage in such activities on a case by case basis upon application to the Fed. The revised regulations allowed companies to provide these services now without prior Fed approval.

Events in the international financial marketplace increased pressure to further expand bank powers. On October 27, 1986, British financial markets were deregulated, an occasion that came to be known as "The Big Bang." Deregulation meant that commercial depository institutions could trade and underwrite securities, activities forbidden to U.S. banks since the enactment of the Glass-Steagall Act in 1933. The extension of securities powers to British banks was considered significant by proponents of bank powers who saw "the Big Bang" as a possible stimulus for achieving similar authority for U.S. institutions. They argued that if Glass-Steagall was not substantially amended or repealed, our domestic investment market would become less competitive and less attractive to investors than British (or other foreign) markets which could offer lower financing costs, greater financing convenience and increased financial innovation.

Congressional debate on issues affecting the financial services industry was not limited to FSLIC recapitalization and expanded bank powers. Several consumer-oriented banking bills, for example, addressed the key issue of credit card interest rates. In September, the Consumer Affairs Subcommittee of the House Banking Committee rejected a proposal that would have limited credit card interest rates to eight percent above the yield on one-year Treasury bills. The ceiling would have been applicable to all credit cards issued by depository institutions, retailers and gas companies. Despite the action by the Subcommittee, most industry observers agreed that the issue of credit card interest rates remained far from resolved and that 1987 was likely to see further debate on this and other consumer banking issues.

Finally, the enactment of the Gramm-Rudman deficit reduction plan posed significant operational problems for federal regulators, which in turn, affected the operations of their state counterparts. The budget cutbacks demanded by Gramm-Rudman hit the FDIC the hardest and led that federal regulator to establish contingency plans to offset the anticipated 30 percent reduction in its bank examination force. These plans included provisions for shifting some of the FDIC's examination burden to state banking regulators which, in some cases, would be equally short-handed. Although relief legislation was introduced by the end of the year, immediate steps were taken at both the state and federal levels to ensure that the nation's 8500 state-chartered banking institutions that were not members of the Federal Reserve system continued to be supervised regularly and monitored carefully.

Significant Banking Developments—New Jersey

In 1986 New Jersey again proved to be a good place to do banking business. The state continued to attract an unprecedented number of new bank charter applications. Significant state banking legislation was enacted that promises to produce far-reaching effects on the fundamental framework in which the industry exists. Likewise, progressive regulatory reforms were promulgated giving state-chartered institutions greater flexibility to meet the challenges of an increasingly complex and fast-paced financial marketplace. Finally, the Department's supervisory role was correspondingly strengthened and expanded to ensure that it will play an active and decisive role in the restructuring of New Jersey's financial services industry, while perserving a safe and soundly managed banking system.

The wave of new charter activity, begun three years ago following a seven year hiatus, continued into 1986. Seven new bank charter applications and two savings bank applications were filed with the Department. The savings banks charter applications were of particular interest because they represented the first new state-chartered savings banks established in New Jersey since 1893. By year end, the Department had approved four new commercial bank charters out of the total.

Many of the new charter applications are for community-oriented banks to be founded for the specific purpose of serving the businesses and consumers in the immediate area. The story is often repeated—community leaders joining together to charter a new community-based bank after the area bank is taken over by a larger New Jersey institution. These applicants are testimony to the fact that there is still a strong need for small, independent, locally-controlled banks that are dedicated to serving the citizens and businesses of their community. With the state's economy predicted to remain strong throughout the next year, the pace of chartering activity is expected to remain strong.

On March 28th, the interstate banking bill and its companion oversight and change of control bill were signed into law. Enactment of the interstate bill, in particular, represents perhaps the most significant development in the scheme of New Jersey's banking laws since statewide branching was authorized almost fifteen years ago.

The interstate banking law sets out certain terms and conditions whereby New Jersey's bank holding companies can acquire out-of-state banks and bank holding companies on a regional reciprocal basis and later on a nationwide reciprocal basis. The regional compact is specifically designed to allow New Jersey banking institutions to grow in size and expand geographically so that they will be better prepared for the eventual entry of money center banks. This phase became operational in August when New Jersey became part of a four state region including Pennsylvania, Ohio and Kentucky. The arrival date of reciprocal

nationwide banking is still uncertain—with industry analysts offering target dates varying from mid-summer 1988 to January 1989.

As interstate activity increases so will the Department's supervisory role. The Bank Oversight and Change of Control Act, the regulatory companion bill to the interstate proposal, gives the Department new supervisory and examination authority over certain interstate transactions involving state-chartered institutions. New regulations outline the procedures under which bank holding companies will for the first time be required to register with the Department and file certain information, and become subject to examination by the Department's examination team. Other regulations ensure that the Commissioner is directly, and singularly, involved in the process of determining whether interstate reciprocity exists.

The interstate banking act begins a new volume in New Jersey's banking history. Subsequent chapters will seek to document the changes and benefits interstate banking will bring to the state's banking industry and its customers. During 1987 we can expect to see New Jersey's financial institutions continue to merge, realign and restructure themselves along the interstate framework established in 1986. This will be particularly true in the thrift industry which is expected to experience many foundational changes in the upcoming year. Already our savings banks and savings and loan associations are considering setting up interstate compacts, much in the same manner as those established by the state's commercial banks.

In anticipation of the need to respond successfully to the demands of the rapidly changing financial marketplace, New Jersey's thrift industry traveled down two new avenues in 1986. First, many mutual savings organizations began to utilize authority given them in earlier years to strengthen their capital bases by converting to stock form and, in conjunction therewith, to form holding companies to facilitate expansion through conversion. The coming year will likely see passage of legislation allowing savings banks to establish mutual savings bank holding companies, and legislation allowing savings and loan associations to participate in interstate acquisitions with like institutions along the same lines as commerical banks make acquisitions under the interstate banking bill. Overall, 1987 should be marked by continued conversions of mutual institutions, growing chartering activity and more interstate agreements.

During the past year, New Jersey enacted many changes to its banking laws that will permanently alter our financial system. These changes will likely serve as a focus for debate in many forums in the year ahead. There are already strong indications that consumer banking issues in particular will be of primary concern to many lawmakers, regulators, industry leaders and consumers alike throughout 1987. These issues will include consumer credit controls, basic banking services, check clearing schedules, and mortgage processing procedures, to name a few. While the results of debate on these issues is uncertain, 1987 promises to be a year in which strong efforts will be made to ensure that New Jersey's financial institutions effectively and sensitively respond to consumers' needs while continuing to operate as sound, viable institutions.

PART I-A

DIVISION OF BANKING
RESUME OF PROCEEDINGS

For the year ending December 31, 1986

BANKS AND SAVINGS BANKS—SUMMARY

The number, resources, deposits, capital stock, capital notes, surplus, undivided profits and reserves, as reported by the banks and savings banks on December 31, 1986, are given in the following summary:

(Amounts in thousands of dollars)

Number	Assets	Deposits	Stock	Notes	Surplus Undivided Profits & Reserves
62 Banks	$18,535,945	$16,149,740	$237,358	$23,571	$ 942,077
15 Savings Banks	13,236,065	11,853,444	53,683	8,000	853,266
TOTALS	$31,772,010	$28,003,184	$291,041	$31,571	$1,795,343

The number of commercial banks under the supervision of the Department increased from 58 to 62 banks while the number of savings banks remained unchanged at 15 banks.

The combined total assets of all reporting institutions as of December 31, 1986, were $31,772,010,000, as compared to $27,867,396,000 as of December 31, 1985. This represents an increase in assets of $3,904,614,000 or 14.01 percent. Since the previous year-end reports, total deposits in commercial banks increased $2,358,256,000 to $16,149,740,000 or 17.10 percent. The total deposits of the 15 savings banks, largely time, increased $970,103,000 to $11,853,444,000. This was an 8.18 percent increase since December 31, 1985.

Roger F. Wagner
Deputy Commissioner

BANK REPORT

The following figures are compiled from the Consolidated Reports of Condition for commercial banks filed with the Commissioner

	Commercial Banks	
	(58) 12/31/85	(62) 12/31/86
	(Amounts in thousands of dollars)	
ASSETS		
Noninterest-bearing balances	$ 1,159,523	$ 1,504,173
Interest-bearing balances	332,500	210,395
Securities	3,666,906	3,691,763
Federal funds sold, etc.	752,157	763,674
Loans & lease receivables, net	9,390,122	11,695,070
Assets held in trading accounts	214,499	111,026
Premises & fixed assets	211,312	229,651
Other real estate owned	7,657	4,622
Invest. in Unconsolidated subs.	648	4,337
Customer's liability on acceptances	10,545	9,896
Intangible assets	1,569	3,823
Other assets	269,087	307,515
TOTAL ASSETS	$16,016,525	$18,535,945
LIABILITIES		
Noninterest-bearing deposits	$ 3,586,519	$ 4,552,997
Interest-bearing deposits	10,204,975	11,596,743
TOTAL DEPOSITS	$13,791,494	$16,149,740
Federal funds purchased, etc.	$ 649,457	$ 647,516
Demand notes issued to U.S. Treasury	109,837	150,967
Other borrowings	244,534	177,121
Mortgages & capitalized lease oblig.	16,003	13,891
Bank's liability on acceptances	10,544	9,896
Subordinate notes & debentures	33,719	23,571
Other liabilities	170,333	181,808
TOTAL LIABILITIES	$15,025,921	$17,354,510
Limited-life preferred stock	$ 2,000	$ 2,000

BANK REPORT

EQUITY CAPITAL

Perpetual preferred stock	$ 17,891	$ 14,603
Common stock	206,057	222,755
Surplus	237,349	300,129
Undivided profits & capital reserves	527,307	641,948
Cumulative foreign curr. translation adj.	0	0
TOTAL EQUITY CAPITAL	$ 988,604	$ 1,179,435
TOTAL LIABILITIES & EQUITY CAPITAL	$16,016,525	$18,535,945

MEMORANDA

Allowance for loan & lease losses	$ 116,983	$ 144,688
Allocated transfer risk reserve	0	0
Total loans and leases	$9,507,105	$11,839,758

BANK REPORT

NEW BANKS APPROVED AND/OR OPENED IN 1986

Name	Approved	Opened
First Fidelity Bank, Princeton South Brunswick, Middlesex County	1/16/85	6/23/86
Great Falls Bank Totowa Borough, Passaic County	3/19/85	1/13/86
PW Trust Company Borough of Princeton, Mercer County	9/12/84	3/31/86
Daiwa Securities Trust Company Jersey City, Hudson County	1/23/86	4/28/86
The Trust Company of Princeton Princeton Borough, Mercer County	3/10/86	
Thomson McKinnon Bank & Trust Company East Hanover, Morris County	8/29/84	5/30/86
New Era Bank Franklin Township, Somerset County	11/12/86	

CHANGE OF NAME

From	To	Effective Date
Franklin State Bank Franklin Township	United Jersey Bank/ Franklin State	2/26/86

CHANGES IN PAR VALUE

Name	From	To
Peapack-Gladstone Bank Borough of Peapack-Gladstone	$20.00	$6.00 2/3

BANK REPORT

CAPITAL NOTES AND/OR DEBENTURES OUTSTANDING

Name	Location	Amount
Bank of Mid-Jersey, The	Bordentown Township	$ 847,000
Broadway Bank & Trust Company	Paterson	3,540,000
Chatham Trust Company, The	Chatham	280,000
Citizens State Bank of New Jersey	Lacey Township	886,000
Fidelity Bank & Trust Company of New Jersey	Pennsauken	1,377,000
First State Bank	Howell	23,000
Interchange State Bank	Saddle Brook Township	1,446,000
North Plainfield State Bank	North Plainfield	700,000
Ramapo Bank, The	Wayne Township	200,000
Trust Company of New Jersey, The	Jersey City	1,658,000
United Counties Trust Company	Elizabeth	1,319,000
United Jersey Bank	Hackensack	7,755,000
United Jersey Bank/Franklin State	Franklin Township	2,490,000
United Jersey Bank/Mid-State	Hazlet	1,000,000

SUBSIDIARIES UNDER N.J.A.C. 3:11-5.1 & 2

Fidelity Union Trust Company, Newark

Approval of investment in Fidelity Commercial Finance Corporation of not more than $1,129,000.

Franklin State Bank, Somerset, Franklin Township

Approval of investment in Franklin Armored Corporation of not more than $150,000.

Franklin State Bank, Somerset, Franklin Township

Approval of investment in Franklin State Mortgage Company of not more than $100,000.

Howell State Bank, Howell Township

Approval of investment in Howell State Service Corporation of not more than $40,000.

SUBSIDIARIES
UNDER N.J.A.C. 3:11-5.1 & 2 (continued)

Interchange State Bank, Saddle Brook Township
Approval of investment in Inter-County Armored Car Service of not more than $100,000.

United Jersey Bank, Hackensack
Approval of investment in First Pipco, Inc., of not more than $10,000.

Citizens State Bank of New Jersey, Forked River
Approval of investment in First Bankers Management Corporation of not more than $5,000.

Fidelity Union Trust Company, Newark
Approval of investment in Fidco, Inc., of not more than $11,291,600.

Franklin State Bank, Somerset, Franklin Township
Approval of investment in Franklin Commercial Corporation of New Jersey of not more than $100.00.

Bank of New Jersey, The, Camden
Approval of investment in J-Prop. Inc., of an amount not to exceed 20% of the capital and surplus of the bank.

Bank of New Jersey, The, Camden
Approval of investment in BNJ Holdings, Inc., of an amount not more than 20% of the capital stock and surplus of the bank.

Bank of New Jersey, The, Camden
Approval of investment in Cumberland Green, Inc., of an amount not to exceed 20% of the capital and surplus of the bank.

First Peoples Bank of New Jersey, Haddon Township
Approval of investment in First Peoples Realty Corp., in an amount not to exceed 20% of the capital and surplus of the bank.

First Peoples Bank of New Jersey, Haddon Township
Approval to hold a liquor license obtained by the bank in Union Liquors, Inc., as a wholly-owned subsidiary held at nominal value.

First Peoples Bank of New Jersey, Haddon Township
Approval to invest up to $5,490,000 in First Peoples Investment Company.

Summit Trust Company, The, Summit
Approval to invest in STC Investment Holding Company.

First Peoples Bank of New Jersey, Haddon Township
Approval to invest in Management Creations Inc.

First Peoples Bank of New Jersey, Haddon Township
Approval to invest in Cass Pier Management, Inc.

Hudson United Bank, Union City
Approval to invest in Hendrik Hudson Corp., a Delaware Corporation.

First Peoples Bank of New Jersey, Haddon Township
Approval to invest in First Peoples Investment Company.

United Counties Trust Company, Elizabeth
Approval to invest in Unitrust Financial Corporation

Commercial Trust Company of New Jersey, Jersey City
Approval to invest in CTC Investment Company

Fidelity Bank & Trust Company, Pennsauken Township
Approval to invest in FBTC Investment Company

Drexel Trust Company (now Harbor Trust Company), Paramus
Approval to invest in Drexel Trust Company of the Midwest, an Illinois corporation.

Franklin State Bank (now United Jersey Bank/Franklin State), Somerset
Approval to invest in FSB Investment Corporation

Lenape State Bank, West Deptford Township
Approval to invest in Lenape Financial Services Corporation

SUBSIDIARIES
UNDER N.J.A.C. 3:11-5.1 & 2 (continued)

United Jersey Bank, Hackensack
Approval to invest in UJB Leasing Corporation
Peapack-Gladstone Bank, Gladstone
Approval to invest in Peapack-Gladstone World Trade Corporation
Inter-Community Bank, Springfield Township
Approval to invest in Inter-Community Investment Corporation
Garden State Bank, Jackson Township
Approval to invest in GS Holdings, Inc.
Community Bank of Bergen County, N.J., Maywood
Approval to invest in Community Investing Co., Inc.
Central Jersey Bank and Trust Company, The, Freehold Township
Approval to invest in Central Jersey Investment Company
First Peoples Bank of New Jersey, Haddon Township
Approval to invest in Yerac Liquors, Inc.
North Plainfield State Bank, North Plainfield
Approval of investment in Viking Commercial Corporation
Custodial Trust Company, Trenton
Approval to invest in CTC Services, Inc.
Broadway Bank and Trust Company, Paterson
Approval to invest in BBT Investment, Inc. (Delaware Subsidiary)
Midland Bank and Trust Company, Paramus
Approval to invest in Midpar Investment, Inc.
First State Bank, Howell Township
Approval to invest in First State Investment Co., Inc.
The Ramapo Bank, Wayne Township
Approval to invest in Ramapo Investment Corporation
Southern Ocean State Bank, Little Egg Harbor Twp.
Approval to invest in Southern Ocean Investment Company, Inc.
Pilgrim State Bank, Cedar Grove Twp.
Approval to invest in PSB Investment Corporation
Independence Bank of New Jersey, Allendale
Approval to invest in Independence Asset Management, Inc.
First Bank of Colonia, Woodbridge Twp.
Approval to invest in Colonia Investment Co.
Princeton Bank, Princeton
Approval to invest in PRN Investment Corp.

CHANGES IN COMMON CAPITAL STOCK

Name	Location	From	To
Community Bank of Bergen County, N.J.	Maywood	$1,500,000.00	$1,800,000.00
Lakeland State Bank	Newfoundland	1,110,090.00	2,110,180.00
Shrewsbury State Bank	Shrewsbury	2,933,905.00	3,153,945.00
Somerset Trust Company	Bridgewater Twp.	3,205,455.00	8,205,455.00

BANK REPORT

BRANCHES AUTHORIZED—1986

Name	Approved	Opened
United Jersey Bank, Hackensack 1501 Bloomfield St., a/k/a 1501 Park Ave., Hoboken, Hudson County	1/9/86	
United Counties Trust Company, Elizabeth 4 Lincoln Place, Borough of Madison, Morris County	1/21/86	2/10/86
United Jersey Bank/Southwest, Camden Horizon Corporate Center, Rt. 73, Mount Laurel Township, Burlington County	2/20/86	
Peapack-Gladstone Bank, Gladstone At the Victorian Square Shopping Center at the intersection of Rt. 513 & School St., Califon, Hunterdon County	3/7/86	8/4/86
First State Bank, Howell At Rt. 9 & Union Hill Rd., Marlboro Twp., Monmouth County	3/21/86	
Bay State Bank, Ship Bottom Unit #6, 853 Mill Creek Rd., Manahawkin, Ocean County	3/3/86	3/3/86
Summit Trust Company, The, Summit Within an office complex at AT&T Technologies, 184 Liberty Corner Rd., Warren, Somerset County	5/5/86	5/6/86
Trust Company of New Jersey, The, Jersey City 965 Pleasant Valley Way, West Orange, Essex County	5/23/86	
Trust Company of New Jersey, The, Jersey City Plaza 35 Shopping Center, Rt. 35 & 18th Ave., Wall Twp., Monmouth County	6/11/86	
Peapack-Gladstone Bank, Gladstone Valley Professional Center Condominium, 59 East Mill Rd. (N.J. Rt. 24) Long Valley, Washington Twp., Morris County	7/2/86	
Bank of Mid-Jersey, Bordentown Southeastern intersection of North Olden Ave. & Parkway Ave., Ewing Twp., Mercer County	7/15/86	
Chatham Trust Company, The, Chatham Within an office building at 90 South St., Morristown, Morris County	8/4/86	11/3/86
Pilgrim State Bank, Cedar Grove At One Claridge Dr., Verona, Essex County	8/26/86	

BANK REPORT

United Counties Trust Co., Cranford At 170 Broad St., Red Bank, Monmouth County	8/26/86	
Newton Trust Company, Newton On Route 94, 8/10ths of a mile north of intersection of Routes 23 & 94, Hardyston Twp., Sussex County	8/9/86	
Pilgrim State Bank, Cedar Grove At 103 Eisenhower Parkway, Roseland, Essex County	10/9/86	12/1/86
United Counties Trust Company, Cranford At Triangle Road and Route 206, Hillsboro Twp., Somerset County	11/19/86	
The Maplewood Bank and Trust Company, Maplewood At 301 So. Livingston Ave., Livingston, Essex County	11/19/86	

RELOCATED BRANCH OFFICES AUTHORIZED—1986

Name	Change	Opened
Commercial Trust Co. Of New Jersey Jersey City	From: 978 St. Georges Ave. To: 1034 St. Georges Ave., Rahway, Union County (relocation approved 3/7/86)	8/11/86
Lenape State Bank West Deptford Twp.	From: 63 North Broad St., Rahway To: 35 Cooper Street, Woodbury, Gloucester County (approved 9/8/86)	9/9/86

RELOCATED BRANCH OFFICES APPROVED PRIOR TO 1986 BUT OPENED IN 1986

Name	Change	Opened
Shrewsbury State Bank Shrew[illegible]	From: Lot 1A-2, Block 15 To: Lot 25A, Block 1 on the tax map of the Borough of Sea Bright, Monmouth County (known as 1173 Ocean Ave.)	7/28/86

BANK REPORT

BRANCHES AUTHORIZED PRIOR TO 1986 BUT OPENED IN 1986

Name	Opened
United Jersey Bank/Southwest, Camden Egg Harbor and Greentree Roads, Washington Twp., Gloucester County	2/10/86
Princeton Bank, Princeton Route 38 and East Gate Drive, Morrestown, Burlington County	2/13/86
Somerset Trust Company, Bridgewater Township Hadley Center, 5001 Stelton Rd., South Plainfield, Middlesex County	3/17/86
Princeton Bank, Princeton Mercerville Shopping Center, State Highway 33 & Mercerville-White Horse Rd., Hamilton Twp., Mercer County	4/30/86
Sussex County State Bank, The, Franklin Borough 172 Woodport Rd., Sparta, Sussex County	6/30/86
Interchange State Bank, Saddle Brook 185 Garibaldi Ave., Lodi, Bergen County	7/14/86
United Jersey Bank/Northwest, Dover 711 Route 10, Randolph, Morris County	8/25/86
Princeton Bank, Princeton On n/e corner of White Horse-Mercerville Rd. and Estates Blvd., Hamilton Twp., Mercer County	9/29/86
United Jersey Bank, Hackensack 34 Speedwell Ave. (now known as 32 Speedwell Ave.) Morristown, Morris County	10/14/86

BRANCH OFFICES DISCONTINUED

Name	Location	Date Closed
Somerset Trust Co. Bridgewater Twp.	Green Knoll branch office (drive-up facility) located between 8th & 9th Aves., Rt. 202-206, Bridgewater Twp. Somerset County	1/6/86
Summit Trust Company Summit	At AT&T Bell Telephone Laboratories 190 River Road, Summit, Union County	1/31/86
Commercial Trust Co. Jersey City	1515 Irving St., Rahway, Union County	6/30/86

BRANCH OFFICES DISCONTINUED (continued)

First Peoples Bank of New Jersey Haddon Twp.	Delsea Shop Rite, 215 No. Delsea Drive, Vineland, Cumberland County	8/30/86
United Jersey Bank Hackensack	118 Moonachie Ave., Carlstadt, Bergen County	9/12/86
Commercial Trust Co. Jersey City	115 Martin Luther King Drive, Jersey City, Hudson County	9/30/86
Broadway Bank & Trust Co. Paterson	Plains Plaza Shopping Center Rt. 23 No., Pompton Plains, Morris County	11/26/86

MINIBRANCHES AUTHORIZED—1986

Name	Approved	Opened
Fidelity Bank & Trust Company of New Jersey, Pennsauken, Inside Garden State Park (Grandstand Level), Rt. 70, Cherry Hill, Camden County	2/18/86	2/26/86
Commercial Trust Company of New Jersey, Jersey City, 375 Main St., Bedminster, Somerset County	8/4/86	
Lenape State Bank, West Deptford Twp., 63 North Broad St., Woodbury, Gloucester County	9/8/86	9/9/86
First Morris Bank, Morristown, 24 Broadway, Denville, Morris County	11/24/86	

COMMUNICATIONS TERMINAL BRANCH OFFICES AUTHORIZED—1986

Name	Approved	Opened
Central Jersey Bank & Trust Company, Freehold In 7-Eleven Convenience Stores at various locations in Bergen, Essex, Middlesex, Monmouth, Somerset and Union Counties.	9/26/86	

INTERCHANGE OF PRINCIPAL AND BRANCH OFFICES—1986

Name	Location	Approved	Effective
United Counties Trust Company Elizabeth	**Principal Office** From: 142 Broad St., Elizabeth, Union Co. To: 4 Commerce Drive, Cranford, Union Co. **Branch Office** From: 4 Commerce Drive, Cranford, Union Co. To: 142 Broad St., Elizabeth, Union Co.	5/21/86	6/1/86

REGISTRAR AND TRANSFER COMPANIES

Name	Location	Certificate of Authority
Continental Stock Transfer Corporation	Jersey City	3/4/64
First National Registrar & Transfer Co.	Morristown	12/30/70
Registrar and Transfer Company	Cranford	3/18/1899

BUSINESS DEVELOPMENT CORPORATION

The New Jersey Business Development Corporation, Newark, was dissolved on December 29, 1972. This was the only Business Development Corporation chartered pursuant to the Business Development Corporation Act of 1957 (c. 218, P.L. 1957).

SAFE DEPOSIT COMPANIES

Name	Location	Date Incorporated	Opened
Franklin Safe Deposit Corporation	New Providence	1/18/85	1/24/85

BANK REPORT

SAVINGS BANKS

The Savings Banks which were examined during the calendar year 1986, pursuant to N.J.S.A. 17:9A-260 were found to have sufficient surplus funds and operating funds to meet all obligations.

COMPARISONS

The following figures are compiled from the Consolidated Reports of Condition and Income for savings banks filed with the Commissioner.

	Savings Banks	
	(15) 12/31/85	(15) 12/31/86
	(All amounts in thousands of dollars)	
ASSETS		
Currency and coin	$ 57,485	$ 59,895
Noninterest-bearing balances	147,628	265,154
Interest-bearing balances	599,255	894,997
Securities	3,690,703	3,129,744
Federal funds sold & securities p/u/r	245,460	270,140
Loans and leases, net of unearned income	6,633,359	8,011,959
Assets held in trading accounts	N/A	13,019
Direct or indirect investment in RE ventures	N/A	147,368
Premises & fixed assets	129,999	146,960
Other real estate owned	62,024	2,321
Invest. in unconsolidated subsid. & Assoc. Co.	2,732	4,046
Mortgage servicing rights	N/A	1,096
Goodwill & other intangible assets	77,328	68,337
Other assets	204,898	221,029
TOTAL ASSETS	$11,850,871	$13,236,065

SAVINGS BANKS (continued)

LIABILITIES		
Noninterest-bearing deposits	$ 522,873	$ 663,094
Interest-bearing deposits	10,360,468	11,190,350
TOTAL DEPOSITS	$10,883,341	$11,853,444
Federal fund purchased & securities s/a/r	$ 91,503	$ 163,558
Demand notes issued to U.S. Treasury		1,129
Other borrowed money	28,159	163,076
Mortgage indebtedness & capital leases	3,337	1,628
Subordinate notes & debentures	12,500	8,000
Other liabilities	105,874	139,827
TOTAL LIABILITIES	$11,124,714	12,330,662
Limited-life preferred stock	0	0
NET WORTH		
Perpetual preferred stock	$ 0	$ 0
Common stock	13,812	53,683
Surplus	425,288	521,673
Undivided profits & net worth reserves	287,057	331,593
Less: Net unrealized loss on mkt. eq. sec.	0	1,546
TOTAL NET WORTH	$ 726,157	$ 905,403
TOTAL LIABILITIES, L-L PREFERRED & NET WORTH	$11,850,871	$13,236,065
MEMORANDA		
Allowance for loan & lease losses	$ 8,719	$ 17,187
Total loans and leases	$6,642,078	$8,039,145

CAPITAL NOTES AND/OR DEBENTURES OUTSTANDING

Name	Location	Amount
Howard Savings Bank, The	Newark	$4,500,000
Hudson City Savings Bank	Paramus	3,500,000

BANK REPORT

NEW BANK APPROVED AND/OR OPENED IN 1986

Name	Approved
First Fidelity Savings Bank, 21 South Street, Morristown, Morris County	2/3/86

CHANGE OF NAME

From	To	Effective Date
Savings Bank of Central Jersey, The, Plainfield	Starpointe Savings Bank	5/20/86

BRANCHES AUTHORIZED—1986

Name	Approved	Opened
Morris County Savings Bank, The, Morristown 500 International Way, Foreign Trade Zone, Mount Olive Township, Morris County	4/22/86	
Howard Savings Bank, The, Newark At the southeast corner of the intersection of Morris and Stuyvesant Avenues, Union Township, Union County	5/16/86	
Howard Savings Bank, The, Newark 17 Kings Highway West, Haddonfield, Camden County	6/11/86	7/21/86

RELOCATED BRANCHES APPROVED IN 1986

Name		Location	Approved	Opened
New Jersey Savings Bank Somerville	From:	Northwest corner of intersection of Holland Brook Road & U.S. Route 202, Branchburg Twp., Somerset County	2/20/86	
	To:	Northeast corner of Robbins Road & U.S. Route 202, Branchburg Twp., Somerset County		
Provident Savings Bank Jersey City	From:	1924 Route 35, Wall Twp., Monmouth County	3/7/86	11/15/86
	To:	New Bedford Road & Route 35, Wall Twp., Monmouth County		

RELOCATED BRANCHES APPROVED IN 1986 (continued)

Howard Savings Bank, The Newark	From: West side of Pompton Ave. (Route 23) between Claremont & Bloomfield Aves., Verona, Essex County	6/24/86
	To: East side of Pompton Ave. (Route 23) between Nassau & Westover Roads, Verona, Essex County	

BRANCHES AUTHORIZED PRIOR TO 1986 BUT OPENED IN 1986

Name	Opened
Provident Savings Bank, Jersey City 6141 Bergenline Avenue, West New York, Hudson County	4/28/86
Howard Savings Bank, The, Newark 2784 Morris Avenue, Union Twp., Union County	5/27/86
New Brunswick Savings Bank, New Brunswick 1550 U.S. Route 130, North Brunswick Twp., Middlesex County	3/3/86
New Brunswick Savings Bank, New Brunswick At Parlin Centre, corner of Washington Road & Lakeview Drive, Sayreville Borough, Middlesex County	4/28/86

RELOCATED BRANCH APPROVED PRIOR TO 1986 BUT OPENED IN 1986

Name	Location	Approved	Opened
Howard Savings Bank, The Newark	From: 244 Kearny Avenue	4/30/85	2/18/86
	To: 301 Kearny Avenue Kearny, Hudson County		

BRANCH OFFICES DISCONTINUED

Name	Location	Date Closed
Perth Amboy Savings Institution, The, Perth Amboy	279 Maple St., Perth Amboy, Middlesex County	8/1/86
Perth Amboy Savings Institution, The, Perth Amboy	Corner of Florida Grove Road & Gornik Drive, Perth Amboy, Middlesex County	9/19/86
Washington Savings Bank Hoboken	Cupsaw Plaza, Ringwood, Passaic County	9/12/86
Washington Savings Bank Hoboken	50 East Palisade Ave., Englewood, Bergen County	9/19/86

SAVINGS BANK CONVERTED FROM MUTUAL TO STOCK SAVINGS BANK—1986

Name	Approved	Effective
Starpointe Savings Bank, Plainfield	8/22/86	10/8/86

MERGER AGREEMENTS CONSUMMATED BETWEEN STATE-CHARTERED SAVINGS BANKS

First Fidelity Savings Bank, Morristown, Morris County and The Morris County Savings Bank, Morristown, Morris County, merged under charter of First Fidelity Savings Bank and with title of The Morris County Savings Bank—effective 6/9/86.

COMMUNICATIONS TERMINAL BRANCH OFFICES AUTHORIZED—1986

Name	Approved	Opened
Howard Savings Bank, The, Newark In the Student Center and Theater Building on the campus of Seton Hall University, South Orange Village, Essex County	5/23/86	

BANK REPORT

FOREIGN BANKS

As of December 31, 1986, the following foreign banking institutions were authorized to transact business in the State of New Jersey.

Name	Location
American Security Bank, N.A.	Washington, D.C.
Bankers Trust Company	New York, N.Y.
Bank of Boston Connecticut	Waterbury, CT
Bank of New England, N.A.	Boston, MA
Bank of New England-West, N.A.	Springfield, MA
Bank of New York, The	New York, NY
Barclays Bank of New York	New York, NY
Bessemer Trust Company, N.A.	New York, NY
Bryn Mawr Trust Company, The	Bryn Mawr, PA
Casco Northern Bank, N.A.	Portland, ME
Chase Lincoln First Bank, N.A.	Binghamton, NY
Chase Manhattan Bank, The, N.A.	New York, NY
Chemical Bank	New York, NY
Citibank, N.A.	New York, NY
Continental Bank	Norristown, PA
Fidelity Bank, N.A.	Philadelphia, PA
Fiduciary Trust Company of New York	New York, NY
First Eastern Bank, N.A.	Wilkes Barre, PA
First Pennsylvania Bank, N.A.	Bala Cynwyd, PA
Frankford Trust Company	Philadelphia, PA
Hamilton Bank	Lancaster, PA
IBJ Schroder Bank & Trust Co.	New York, NY
Irving Trust Company	New York, NY
J & W Seligman Trust Company	New York, NY
Key Trust Company	Albany, NY
Manufacturers Hanover Trust Company	New York, NY
Marine Midland Bank, N.A.	Buffalo, NY
Mellon Bank, N.A.	Pittsburgh, PA
Mellon Bank-East, N.A.	Bala Cynwyd, PA
Merchants Bank, N.A.	Allentown, PA
Meridian Bank	Reading, PA
Morgan Guaranty Trust Co. of New York	New York, NY
N S & T Bank, N.A.	Washington, D.C.
Pennsylvania National Bank & Trust Co.	Pottsville, PA
Philadelphia National Bank, The	Philadelphia, PA
Pittsburgh National Bank	Pittsburgh, PA
Provident National Bank	Philadelphia, PA
Republic National Bank	New York, NY
Rhode Island Hospital Trust National Bank	Providence, RI

FOREIGN BANKS (continued)

Union National Bank of Pittsburgh, The	Pittsburgh, PA
Union Trust Company	Stamford, CT
United Penn Bank	Wilkes Barre, PA
United States Trust Co. of New York	New York, NY
Wilmington Trust Company	Wilmington, DE

BANK REPORT

NATIONAL BANKS

The following figures from the Consolidated Reports of Condition for all New Jersey national banks as of the close of business December 31, 1986 and December 31, 1985 have been provided by the Federal Deposit Insurance Corporation.

	National Banks (71) 12-31-85	National Banks (67) 12-31-86
	(Amounts in Thousands of Dollars)	
ASSETS		
Noninterest-bearing balances	4,238,982	5,374,324
Interest-bearing balances	964,087	1,035,143
Securities	9,506,729	9,374,524
Federal funds sold, etc.	882,295	1,502,851
Loans & lease receivables, net	25,947,952	32,067,538
Assets held in trading accounts	193,060	118,320
Premises & fixed assets	657,490	717,745
Other real estate owned	38,691	26,327
Invest. in Unconsolidated subs.	29,671	4,289
Customer's liability on acceptances	315,908	411,942
Intangible assets	95,525	94,750
Other assets	760,754	926,610
TOTAL ASSETS	43,631,144	51,654,363
LIABILITIES		
Noninterest-bearing deposits	10,928,111	13,965,591
Interest-bearing deposits	25,587,361	29,445,047
TOTAL DEPOSITS	36,515,472	43,410,638
Federal funds purchased, etc.	2,994,241	3,367,753
Demand notes issued to U.S. Treasury	230,553	214,914
Other borrowings	143,522	326,927
Mortgages & capitalized lease oblig.	21,810	20,361
Bank's liability on acceptances	316,929	417,532
Subordinate notes & debentures	84,405	177,200
Other liabilities	711,172	728,592
TOTAL LIABILITIES	41,018,104	48,663,917
Limited-life preferred stock	0	0

NATIONAL BANKS (continued)

EQUITY CAPITAL		
Perpetual preferred stock	5,398	6,898
Common stock	470,503	507,896
Surplus	642,715	746,332
Undivided profits & capital reserves	1,494,424	1,729,320
TOTAL EQUITY CAPITAL	2,613,040	2,990,446
TOTAL LIABILITIES & EQUITY CAPITAL	43,631,144	51,654,363
MEMORANDA		
Allowance for loan & lease losses	318,632	376,823
Total loans and leases	26,266,584	32,444,361

CONSUMER CREDIT BUREAU
CHECK CASHERS

Chapter 187, Laws of 1951, provides for the licensing and regulation of persons engaged in the business of cashing checks, drafts or money orders.

	1986	1985
Number of check cashers at December 31:	79	79

	1986	1985
ASSETS		
Cash On Hand	$ 4,674,707	$ 3,524,505
Undeposited Checks	2,565,765	1,711,785
Cash In Banks	7,737,266	3,549,872
Marketable Securities	1,412,281	53,481
Returned Checks On Hand	154,583	183,002
Furniture And Fixtures	946,237	1,141,879
Other Assets (Itemized)		
A. Fixed	309,815	228,104
B. Miscellaneous	8,844,488	3,221,603
TOTAL ASSETS	$26,645,142	$13,614,231
LIABILITIES		
Loans Payable	$ 7,771,272	$ 4,548,551
Accounts Payable	1,679,073	931,264
Other Liabilities (Itemized)		
A. Notes Payable	1,120,611	427,526
B. Miscellaneous	1,404,997	879,881
Reserves		183,735
A. Other	238,545	482,999
Capital Stock	2,141,144	808,760
Surplus	4,741,089	3,435,750
Net Worth	7,548,411	2,005,765
TOTAL LIABILITY & OWNERS EQUITY	$26,645,142	$13,614,231

CHECK SELLERS

Chapter 273, Laws of 1964, provides for the licensing and regulation of persons engaged in the business of selling or issuing checks, drafts, money orders or other instruments for the payment of money for a fee or other consideration.

	1986	1985
Number of check sellers at December 31:	11	14

Check seller licensees at December 31, 1986, are as follows:

Name	Location
American Express Travel Related Services Company, Inc.	New York, NY
Atlas Express	Newark
BA Cheque Corp.	New York, NY
Chase Manhattan Corp. (The)	New York, NY
Citicorp	New York, NY
Citicorp Services Incorporated	Chicago, IL
Republic Money Orders, Inc.	Dallas, TX
Societe Francaise Du Cheque De Voyage	New York, NY
Thomas Cook, Inc.	Princeton, NJ
Travellers Cheque Associates	New York, NY
Travelers Express Company, Inc.	Minneapolis, MN

CORPORATE CENTRAL CREDIT UNION

Garden State Corporate Central Credit Union is organized pursuant to Chapter 196, P.L. 1968. The corporate central credit union is a cooperative non-profit association whose members consist primarily of other credit unions. The corporate central is one of 42 corporate centrals participating in the U.S. central corporate network.

	1986	1985
ASSETS		
Unsecured Loans	—	—
New Auto Loans	—	—
Other R.E.	—	—
All Other Loans to Members	$ 7,442,827.34	$ 1,715,324.00
Other Loans	—	—
Allowance for Loan Losses	—	—
Total Loans	7,442,726.34	$1,715,324.00
Cash	527,072.80	288.938.00
INVESTMENTS		
U.S. Gov't	3,892,357.89	3,365,567.00
Mutual Funds	101.63	—
Corporate Central Credit Union	221,118,517.90	131,657,346.00
Commercial Banks	—	—
Savings & Loan	—	—
NCUA Share Insurance	—	—
Credit Unions	—	—
Other Investments	6,771,167.95	7,098,037.00
Allowance for Interest Losses	—	—
Land & Bldg	—	—
Other Fixed Assets	7,820.48	—
Other Assets	393,500.06	2,821,675.00
TOTAL ASSETS	$240,153,366.05	$146,946,887.00
LIABILITIES		
Accrued Dividends Payable	$ 16,655,392.07	—
Accounts Payable	319,731.16	$ 185,659.00
Other Notes & Int. Payable	—	8,192,197.00
Int. on Notes Pay.	—	35,956.00
Dividends on Shares Paid	—	755,230.00
Other Liabilities	41,345.13	127.00
Shares	220,401,012.32	135,416,854.00
Other Reserve	2,615,506.11	2,219,008.00
Undividend Earnings	120,379.26	141,856.00
TOTAL LIABILITIES AND EQUITY	$240,153,366.05	$146,946,887.00

CREDIT UNIONS

Chapter 171, Laws of 1984, provides for the incorporation and regulation of credit unions. Credit unions are co-operative associations organized for the purpose of promoting thrift among their members and from the funds so accumulated making loans to members for provident or productive purposes.

The following is a comparison of figures compiled from statements of condition of natural member credit unions as shown by reports to the Commissioner at the close of business December 31, 1986 and December 31, 1985.

	1986	1985
ASSETS		
Unsecured Loans	$ 25,840,853.46	
New Auto Loans	22,192,475.71	
Other Real Estate	1,669,183.25	
All Other Loans to Members	15,627,737.89	$ 56,773,003.00
Other Loans	689,601.35	
Allowance for Loan Losses	(189,221.06)	(60,154.00)
Cash	6,523,671.18	4,177,789.00
INVESTMENTS		
U.S. Government	17,463,989.26	9.147,834.00
Mutual Funds	2,440,980.32	
Corporate Central Credit Union	16,979,597.81	12,378,705.00
Commercial Banks	9,918,384.03	3,910,570.00
Savings and Loans	28,225,551.32	19,179,600.00
NCUA Share Insurance	990,909.26	656,138.00
Credit Unions	1,000.00	1,000.00
Other Investments	443,881.95	860,890.00
Allowance for Investment Losses	(70,704.29)	(64,732.00)
Land and Building	1,101,134.21	1,012,500.00
Other Fixed Assets	842,430.37	421,913.00
Other Assets	716,971.12	392,780.00
TOTAL ASSETS	$151,408,427.14	$108,787,836.00
LIABILITIES		
Accounts Payable	$ 485,644.95	$ 162,932.00
Accrued Dividends Payable	1,068,249.73	950,043.00
Other Liabilities	177,608.30	103,501.00
Shares	140,727,536.56	99,948,766.00
Regular Reserve	4,319,691.31	3,884,138.00
Investment Reserve	236,618.00	170,131.00
Other Reserves	659,416.13	594,546.00
Undivided Earnings	3,733,662.16	2,973,779.00
TOTAL LIABILITIES & EQUITY	$151,408,427.14	$108,787,836.00

FOREIGN MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons or corporations engaged in the business of transmitting money to foreign countries.

	1986	1985
Number of foreign money remitters at December 31:	53	44

Foreign money remitter licensees at December 31, 1986, are as follows:

Name	Location
Borges & Irmao, Inc.	Newark
Central Holiday Tours Inc.	Jersey City
D.M. International	Orange
Espirito Santo E. Comercial De Lisboa, Inc.	Newark
Gramercy Shipping Company, Inc.	Newark
Haitian Transfer Express Co. of New Jersey, Inc.	E. Orange
Marc Express Transfer Corp.	Elizabeth
Pekao Trading Corp.	Bayonne, Bayonne, Camden, Clifton, Elizabeth, Elizabeth, Garfield, Hackensack, Irvington, Irvington, Irvington, Jersey City, Kearny, Kearny, Lavallette, Linden, Lyndhurst, Middlesex, Newark, E. Brunswick, Passaic, Passaic, Paterson, Perth Amboy, So. River, Harrison, Trenton, Trenton, Verona, Wallington, Manville, Mt. Holly, Passaic
Piano Remittance Corp.	Linden
Portugues Do Atlantico Information Bureau, Inc.	Newark
Portuguese World Services, Inc.	Newark
Repex Foreign Exchange Corp.	Closter
S. J. Serina Corporation	Secaucus
Scotto Mayor Inc.	Newark
Tumino Agency Inc.	Paterson
Vigo of New Jersey Corp. d/b/a Vigo Remittance	Newark

INSURANCE PREMIUM FINANCE COMPANIES, SECONDARY MORTGAGE LOAN COMPANIES AND SMALL LOAN COMPANIES.

Chapter 221, Laws of 1968, N.J.S.A. 17:16 D-1 *et seq.*, provides for the licensing and regulations of insurance premium finance companies.

Chapter 205, Laws of 1970, N.J.S.A. 17:11A-34 *et seq.*, provides for licensing and regulations of persons engaged in the secondary mortgage loan business.

Chapter 10, Title 17, N.J.S.A. 17:10-1 *et seq.*, of the Revised Statutes of 1937, provides for the licensing and regulation of persons, co-partnerships, associations or corporations engaged in the business of making loans of money, credit, goods or things in action in the amount of or the value of $5,000.00 or less.

Summarized below are the combined balance sheets of licensed small loan, secondary mortgage loan and insurance premium finance loan direct lenders compiled from statements of conditions of licensees as shown by reports to the Commissioner at the close of business December 31, 1986. Individual reports for each licensee is provided within the licensee listings of this report found on pages 59 through 92.

	1986 Totals (000)
Small Loan Licenses Held	184
Second Mortgage Licenses Held	339
Insurance Premium Licenses Held	89
Mortgage Bankers Licenses Held	116
Sales Finance Licenses Held	196
ASSETS	
Cash On Hand & In Banks	$ 79,791
Total, Net Loans	4,260,873
Due From Parent or Affiliates	73,694
Other Accounts Receivables	323,097
Real Estate, Leaseholds, Furniture, etc.	123,541
Other Assets	666,661
TOTAL ASSETS	$5,527,657
LIABILITIES AND EQUITY	
Loans & Notes Payable	$2,313,775
Due to Parent & Affiliates or Principals	2,134,216
Due to Individuals	42,647
Mortgages & Other Borrowed Money	32,986
Other Liabilities	429,983
Total Equity Capital	570,313
TOTAL LIABILITIES & CAPITAL	$5,527,657
DETAIL OF LOANS	
Small Loans	$ 271,480
Secondary Mortgage Loans	593,591
First Mortgage Loans	685,503
Sales Finance Contracts	176,094
Insurance Premium Finance Contracts	212,621
Other Loans	2,366,924
SUBTOTAL ALL LOANS	$4,306,213
LESS ALLOWANCE FOR LOAN LOSSES	$ 45,332

PAWNBROKERS

Chapter 22, Title 45, Revised Statutes of 1937, places under the jurisdiction of the Commissioner of Banking the licensing and regulation of pawnbrokers.

The following is a comparison of figures compiled from statements of condition of pawnbrokers as shown by reports to the Commissioner at the close of business December 31, 1986 and December 31, 1985.

	1986	1985
Number of pawnbrokers	15	17
ASSETS		
Cash—In Office And In Banks	$ 926,164	$ 466,564
Pledges Outstanding	4,042,416	2,867,370
Merchandise Inventory	1,109,606	1,020,093
Real Estate (Less Reserve)	0	10,000
Furniture, Fixtures And Equipment (Less Reserve)	159,971	162,710
Notes Receivable	0	175,364
Accounts Receivable	23,850	93,572
Other Assets:		
A. Interest Accrued	0	187
B. Fixed	27,481	10,830
C. Miscellaneous	76,916	92,228
D.	74,464	25,098
TOTAL ASSETS	$6,440,868	$4,924,016
LIABILITIES AND CAPITAL		
Accounts And Notes Payable:		
A. Banks And Other Institutions	$2,356,879	$1,195,469
B. Officers, Owners and Affiliates	607,705	510,574
C. Trade Accounts	125,422	165,366
D. Others	204,771	210,124
Mortgages	0	35,727
Other Liabilities:		
A. Accrued Interest	33,826	3,862
B. Customers' Deposits	38,020	16,144
C. Pledgors' Surplus	0	0
D. Other	206,693	71,521
E.	102,277	96,525
F.	349,332	321,074
Expense Reserves:		
A. Accrued	10,883	10,883
B. Other	30,375	28,125
C.	0	5,017
Net Worth—Partnership or Individual Owner	508,300	454,740
Capital Stock:		
A. Preferred	23,000	0
B. Common	132,500	155,500
Capital Reserves	223,017	231,913
Surplus	1,487,868	1,411,452
TOTAL LIABILITIES AND CAPITAL	$6,440,868	$4,924,016

HOME REPAIR CONTRACTORS, HOME REPAIR SALESMEN AND HOME FINANCE AGENCIES

Chapter 41, Laws of 1960, defines and regulates installment sales of goods and services used or furnished in the modernization, rehabilitation, repair, alteration or improvement of real property, and provides for the licensing of home repair contractors, home repair salesmen and home financing agencies.

On December 31, 1986, there were 933 licensed home repair contractors and 983 home repair salesmen.

	1986	1985
Number of home financing agencies at December 31:	42	48

MOTOR VEHICLE INSTALLMENT SELLERS AND SALES FINANCE COMPANIES

Chapter 40, Laws of 1960, defines and regulates certain retail installment sales in the amount of or the value of $10,000 or less, and provides for the licensing of motor vehicle installment sellers and sales finance companies.

On December 31, 1986, there were 1,528 licensed motor vehicle installment sellers.

	1986	1985
Number of sales finance companies at December 31:	372	362

SOCIAL SERVICE OR CONSUMER CREDIT COUNSELING AGENCIES

Chapter 16, Laws of 1979, provides for the licensing and regulation of nonprofit social service or consumer credit counseling agencies engaged in the business of debt adjusting.

	1986	1985
Number of social service or consumer credit counseling agencies on December 31:	2	1

Name	Location
Consumer Credit Counseling Service of New Jersey, Inc.	Morristown
United Labor Agency	Newark

PART I-B

AGGREGATE STATISTICAL COMPARISONS, BANKS AND SAVINGS BANKS

STATISTICS OF BANKS

(Amounts in Thousands of Dollars)

Date	Assets	Deposits	Capital	Surplus & Undivided Profits	Number of Banks
Dec. 31, 1900	$ 78,274	$ 60,785	$ 7,521	$ 7,829	50
Dec. 31, 1905	193,951	145,749	15,024	23,744	81
Dec. 31, 1910	257,978	196,735	19,005	29,942	105
Dec. 31, 1915	354,084	286,670	24,053	29,668	129
Dec. 31, 1920	664,546	567,488	32,435	34,560	154
Dec. 31, 1925	1,139,715	454,927	56,425	69,144	211
Dec. 31, 1930	1,461,483	1,196,788	85,828	121,626	230
Dec. 31, 1935	1,050,519	884,151	89,009	39,453	164
Dec. 31, 1940	1,157,182	1,030,639	68,623	40,534	135
Dec. 31, 1945	2,460,582	2,310,970	62,671	67,983	134
Dec. 31, 1950	2,520,570	2,336,066	53,743	101,936	121
Dec. 31, 1955	2,887,614	2,658,131	65,424	128,231	109
Dec. 31, 1960	3,308,040	2,990,613	74,549	162,841	93
Dec. 31, 1965	4,523,900	4,018,518	93,099	233,375	88
Dec. 31, 1970	5,637,195	4,889,698	126,021	307,127	88
Dec. 31, 1971	6,584,908	5,738,747	135,744	334,702	90
Dec. 31, 1972	7,348,316	6,450,712	144,230	359,089	90
Dec. 31, 1973	7,801,916	6,704,466	152,283	390,020	95
Dec. 31, 1974	8,087,437	6,885,956	167,744	439,512	96
Dec. 31, 1975	8,423,703	7,195,044	172,307	466,237	96
Dec. 31, 1976	8,843,927	7,676,690	169,184	507,187	91
Dec. 31, 1977	9,714,578	8,391,284	186,537	509,893	88
Dec. 31, 1978	12,039,236	10,228,810	209,328	579,441	89
Dec. 31, 1979	12,723,630	10,781,689	215,239	611,446	83
Dec. 31, 1980	13,394,685	11,359,092	218,946	645,315	79
Dec. 31, 1981	13,914,600	11,608,099	215,578	683,332	74
Dec. 31, 1982	15,834,256	13,245,641	209,984	746,272	65
Dec. 31, 1983	17,170,545	14,643,745	216,070	784,009	58
Dec. 31, 1984	14,163,143	12,150,259	199,557	670,410	56
Dec. 31, 1985	16,016,525	13,791,494	223,948	764,656	58
Dec. 31, 1986	18,535,945	16,149,740	237,358	942,077	62

* As of June 30, 1976 and thereafter figures reflect a change in accounting which reported assets net of valuation reserves and unearned income.

STATISTICS OF SAVINGS BANKS

(Amount in Thousands of Dollars)

Date	Amount Due Depositors	Surplus	Interest Credited for the Year	Total Resources	Number of Banks
Dec. 31, 1900	$ 52,905	$ 6,074	$ 1,497	$ 59,037	26
Dec. 31, 1905	75,479	7,160	2,287	82,669	25
Dec. 31, 1910	93,221	7,142	3,201	100,477	24
Dec. 31, 1915	115,465	9,209	4,088	124,603	24
Dec. 31, 1920	168,626	8,084	5,662	177,079	24
Dec. 31, 1925	202,800	23,153	7,526	226,486	25
Dec. 31, 1930	225,563	30,964	10,441	288,307	23
Dec. 31, 1935	299,963	37,732	7,314	342,354	23
Dec. 31, 1940	303,558	30,301	2,937	343,132	22
Dec. 31, 1945	407,888	42,522	3,586	456,640	22
Dec. 31, 1950	599,227	62,131	8,916	673,768	23
Dec. 31, 1955	1,010,320	81,367	22,438	1,109,635	23
Dec. 31, 1960	1,347,172	90,304	41,730	1,488,851	21
Dec. 31, 1965	2,041,434	92,839	75,156	2,224,454	21
Dec. 31, 1970	3,057,717	205,902	141,530	3,296,754	20
Dec. 31, 1971	3,650,991	227,772	172,169	3,914,247	20
Dec. 31, 1972	4,276,162	253,382	205,102	4,592,908	20
Dec. 31, 1973	4,591,654	285,487	237,959	4,974,114	20
Dec. 31, 1974	4,818,111	312,594	263,571	5,239,534	20
Dec. 31, 1975	5,531,456	340,694	297,377	5,988,990	20
Dec. 31, 1976	6,289,925	380,224	343,880	6,782,420	20
Dec. 31, 1977	7,098,628	430,363	389,273	7,710,197	20
Dec. 31, 1978	7,788,727	489,626	438,522	8,498,025	20
Dec. 31, 1979	8,373,469	536,136	545,486	9,196,057	20
Dec. 31, 1980	8,979,773	543,358	693,295	9,818,604	20
Dec. 31, 1981	9,533,401	486,361	910,512	10,577,920	20
Dec. 31, 1982	9,798,530	494,481	951,334	10,657,996	20
Dec. 31, 1983	10,216,590	602,089	833,888	11,356,086	16
Dec. 31, 1984	10,447,706	654,910	852,284	11,366,140	15
Dec. 31, 1985	10,883,341	726,157	815,828	11,850,871	15
Dec. 31, 1986	11,853,444	905,403	744,516	13,236,065	15

Surplus accounts for the years 1970 and thereafter have been adjusted to reflect the current method of reporting surplus accounts. Under this method, all surplus accounts are included in the surplus total. This includes surplus, undivided profits, reserve for contingencies and all other surplus reserves. In prior years the surplus accounts did not include these accounts.

Beginning in 1983, surplus accounts were expanded to include capital stock.

PART I-C

STATISTICAL DATA RELATING TO INDIVIDUAL BANKING AND CONSUMER CREDIT INSTITUTIONS

For the year ending December 31, 1986

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Atlantic Stewardship Bank	Bank of Mid-Jersey, The	Bay State Bank	Bessemer Trust Company	Broadway Bank and Trust Company	Brunswick Bank and Trust
Location	Midland Park	Bordentown Twp.	Ship Bottom	Newark	Paterson	Manalapan Twp.
Certificate of Authority	September 28, 1985	June 14, 1890	August 15, 1977	August 12, 1907	July 1, 1929	July 21, 1970
Federal Reserve District	Non-Member-NY	Member-PA	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	P. Van Ostenbridge	Albert Mainka III	P.J. DiBerardino	John R. Whitmore	Peter M. Kolben	Carmen J. Gumina
Telephone Number	201-444-7100	609-298-5500	609-494-2000	201-622-1787	201-742-6000	201-247-5800
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	1,729	16,645	7,053	13,320	16,443	3,874
Interest-bearing Balances	19	7,000	61	628	—	—
Securities	3,718	58,621	21,325	11,433	24,736	6,402
Federal Funds Sold, Etc.	1,700	834	—	—	2,800	19,200
Loans & Lease Receivables, net	11,053	243,441	75,548	1,685	205,455	39,317
Assets Held in Trading Accounts	—	—	—	—	10,195	—
Premises & Fixed Assets	250	3,656	2,466	2,155	4,606	1,238
Other Real Estate Owned	—	50	—	—	—	—
Intangible Assets	—	—	—	—	353	—
Other Assets	241	2,845	999	2,147	8,547	780
Total Assets	18,710	333,092	107,452	31,368	273,045	70,811
Liabilities						
Noninterest-bearing Deposits	2,977	51,258	15,036	13,719	65,898	30,515
Interest-bearing Deposits	13,753	253,026	84,882	11,915	171,384	28,854
Total Deposits	16,730	304,284	99,918	25,634	237,282	59,369
Federal Funds Purchased, Etc.	—	6,409	—	—	6,636	—
Demand Notes Issued to U.S. Treasury	—	—	—	—	—	298
Other Borrowings	—	417	—	—	4,082	—
Mortgages & Capitalized Lease Oblig.	—	—	350	—	—	—
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	—	847	—	—	3,540	—
Other Liabilities	112	2,030	677	2,209	5,424	667
Total Liabilities	16,842	313,987	100,945	27,843	256,964	60,334
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	—
Common Stock	1,118	2,845	1,765	500	1,930	1,008
Surplus	671	2,319	2,444	500	1,286	1,416
Undivided Profits & Capital Reserves	79	13,941	2,298	2,525	12,865	8,053
Total Equity Capital	1,868	19,105	6,507	3,525	16,081	10,477
Total Liabilities & Equity Capital	18,710	333,092	107,452	31,368	273,045	70,811
Memoranda						
Allowance For Loan & Lease Losses	65	2,705	349	—	1,610	381
Total Loans & Leases	11,118	246,146	75,897	1,685	207,065	39,698

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Capitol State Bank	Central Jersey Bank and Trust	Chatham Trust Company, The	Citizens State Bank of New Jersey	Commercial Trust Company of New Jersey	Community Bank of Bergen County
Location	Trenton	Freehold Twp.	Chatham	Lacey Twp.	Jersey City	Maywood
Certificate of Authority	May 7, 1974	June 17, 1932	April 13, 1927	January 29, 1973	December 26, 1899	December 3, 1928
Federal Reserve District	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-PA	Member-NY	Member-NY
President's Name	Adolph S. Calovi	Elsie Sokol	Richard H. Deatly	F. Parker Renelt	John G. Collins	J. Ronald Meier
Telephone Number	609-396-6400	201-462-0011	201-635-5400	609-693-1111	201-434-5100	201-843-2300
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	2,871	130,147	24,075	6,749	87,447	5,548
Interest-bearing Balances	—	2,161	—	2,099	29,200	1,027
Securities	96	207,778	24,130	15,786	189,857	32,694
Federal Funds Sold, Etc.	9,900	53,800	27,380	10,100	5,000	7,000
Loans & Lease Receivables, net	16,716	720,417	184,555	66,892	679,748	48,368
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	1,874	14,427	1,631	1,093	14,108	276
Other Real Estate Owned	—	40	—	177	—	—
Intangible Assets	1,365	—	—	—	—	—
Other Assets	153	17,263	4,862	1,281	15,993	946
Total Assets	32,975	1,146,033	266,633	104,177	1,021,353	95,859
Liabilities						
Noninterest-bearing Deposits	8,484	301,608	59,118	23,163	279,404	21,140
Interest-bearing Deposits	19,564	712,339	174,072	74,628	621,935	63,777
Total Deposits	28,048	1,013,947	233,190	97,791	901,339	84,917
Federal Funds Purchased, Etc.	—	22,834	7,926	—	37,936	—
Demand Notes Issued to U.S. Treasury	—	14,298	—	292	12,784	—
Other Borrowings	88	—	—	—	3,595	—
Mortgages & Capitalized Lease Oblig.	286	—	—	—	—	—
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	—	—	280	886	—	—
Other Liabilities	193	3,787	12,910	1,334	8,294	783
Total Liabilities	28,615	1,054,866	254,306	100,303	963,948	85,700
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	1,227	—	—
Common Stock	1,788	10,563	1,466	4,588	7,012	1,800
Surplus	2,503	15,826	4,000	2,520	10,000	3,000
Undivided Profits & Capital Reserves	69	64,778	6,861	(4,461)	40,393	5,359
Total Equity Capital	4,360	91,167	12,327	3,874	57,405	10,159
Total Liabilities & Equity Capital	32,975	1,146,033	266,633	104,177	1,021,353	95,859
Memoranda						
Allowance For Loan & Lease Losses	441	7,607	2,460	875	8,793	287
Total Loans & Leases	17,157	728,024	187,015	67,767	688,541	48,655

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Community Guardian Bank	Continental Bank of New Jersey	County Trust Company	Custodial Trust Company	Daiwa Securities Company	Dreyfus Consumer Bank, The
Location	Elmwood Park	Laurel Springs	Lyndhurst	Trenton	Jersey City	East Orange
Certificate of Authority	August 5, 1985	May 19, 1970	April 25, 1925	December 21, 1984	April 25, 1986	June 14, 1972
Federal Reserve District	Non-Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-PA		Non-Member-NY
President's Name	W.L. Griffin, Jr.	George R. Welch	John G. Maita	John Oughton, III	Masanobu Nakamura	Arthur Haberis
Telephone Number	201-794-7777	609-227-8000	201-772-7600	609-599-5950	201-333-7300	201-678-5220
				All Amounts in Thousands		
Assets						
Noninterest-bearing Balances	2,196	7,655	7,762	22	94	16,302
Interest-bearing Balances	—	—	—	1,896	5	—
Securities	1,099	4,851	11,092	22,946	300	35,176
Federal Funds Sold, Etc.	3,010	14,800	7,950	121	—	—
Loans & Lease Receivables, net	18,878	32,276	89,002	—	—	45,835
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	814	1,546	3,255	162	243	448
Other Real Estate Owned	—	92	—	—	—	—
Intangible Assets	105	—	—	—	—	—
Other Assets	341	545	1,706	1,506	925	6,963
Total Assets	26,443	61,765	120,767	26,653	1,567	104,724
Liabilities						
Noninterest-bearing Deposits	3,651	17,916	36,068	246	—	19,605
Interest-bearing Deposits	20,010	40,592	72,689	15,950	—	71,948
Total Deposits	23,661	58,508	108,757	16,196	—	91,553
Federal Funds Purchased, Etc.	—	—	796	—	—	—
Demand Notes Issued to U.S. Treasury	—	209	—	—	—	—
Other Borrowings	—	—	—	—	—	—
Mortgages & Capitalized Lease Oblig.	237	—	—	—	—	—
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	—	—	—	—	—	—
Other Liabilities	198	845	1,328	849	684	2,299
Total Liabilities	24,096	59,562	110,881	17,045	684	93,852
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	920	—	—	—	—
Common Stock	1,500	876	2,907	5,000	500	875
Surplus	1,050	7,173	2,752	5,000	500	1,187
Undivided Profits & Capital Reserves	(203)	(6,766)	4,227	(392)	(117)	8,810
Total Equity Capital	2,347	2,203	9,886	9,608	883	10,872
Total Liabilities & Equity Capital	26,443	61,765	120,767	26,653	1,567	104,724
Memoranda						
Allowance For Loan & Lease Losses	32	2,726	603	—	—	201
Total Loans & Leases	18,910	35,002	89,605	—	—	46,036

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Dreyfus Trust Company	Fidelity Bank and Trust Company of New Jersey	First Bank of Colonia	First Fidelity Bank, Princeton	First Morris Bank	First Peoples Bank of New Jersey
Location	East Orange	Pennsauken	Colonia	South Brunswick	Morristown	Haddon Twp.
Certificate of Authority	December 19, 1985	March 7, 1901	June 12, 1962	April 30, 1986	June 4, 1969	March 20, 1978
Federal Reserve District	Approved not open	Non-Member-PA	Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-PA
President's Name	Joseph DiMartino	Richard J. Abdill	James J. Young	Charles Dearborn	John F. Nicholson	Jerome S. Goodman
Telephone Number	212-715-6161	609-662-0100	201-381-7700	609-452-7760	201-267-0900	609-585-7300
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	3	34,203	7,439	4,964	7,373	41,564
Interest-bearing Balances	—	23,255	2,000	—	—	—
Securities	670	73,287	35,475	1,999	20,400	219,027
Federal Funds Sold, Etc.	—	4,500	7,800	1,300	8,900	32,000
Loans & Lease Receivables, net	—	136,807	52,728	17,159	66,427	438,676
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	—	4,913	743	265	1,336	13,485
Other Real Estate Owned	—	10	—	—	—	605
Intangible Assets	—	—	—	—	—	—
Other Assets	—	3,233	1,831	710	1,150	12,581
Total Assets	673	280,208	108,016	26,397	105,586	757,938
Liabilities						
Noninterest-bearing Deposits	—	95,367	25,663	5,258	29,887	128,333
Interest-bearing Deposits	—	153,086	74,599	11,319	68,271	504,518
Total Deposits	—	248,453	100,262	16,577	98,158	632,851
Federal Funds Purchased, Etc.	—	10,309	—	—	—	2,687
Demand Notes Issued to U.S. Treasury	—	2,001	—	—	—	—
Other Borrowings	—	—	—	—	4	60,832
Mortgages & Capitalized Lease Oblig.	—	—	—	—	123	4,244
Bank's Liability on Acceptances	—	—	—	159	—	—
Subordinate Notes & Debentures	—	1,377	—	—	—	—
Other Liabilities	—	3,099	891	118	494	5,880
Total Liabilities	—	265,239	101,153	16,854	98,779	706,494
Limited-Life Preferred Stock	—	—	—	—	—	2,000
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	7,642
Common Stock	500	1,454	1,252	5,500	1,898	17,641
Surplus	100	1,841	1,750	4,225	1,311	14,476
Undivided Profits & Capital Reserves	73	11,674	3,861	(182)	3,598	9,685
Total Equity Capital	673	14,969	6,863	9,543	6,807	49,444
Total Liabilities & Equity Capital	673	280,208	108,016	26,397	105,586	757,938
Memoranda						
Allowance For Loan & Lease Losses	—	1,702	986	262	637	7,747
Total Loans & Leases	—	138,509	53,714	17,421	67,064	446,423

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	First State Bank	Garden State Bank	Great Falls Bank	Harbor Trust Company	Hudson United Bank	Independence Bank of New Jersey
Location	Howell Twp.	Jackson	Totowa	Hoboken	Union City	Allendale
Certificate of Authority	September 3, 1974	January 11, 1974	January 13, 1986	March 21, 1983	October 25, 1890	December 9, 1975
Federal Reserve District	Non-Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Ira Hoberman	Theodore Bessler	George E. Irwin	Joseph J. Cardinal	John T. Clark	Thomas M. Flynn
Telephone Number	201-367-8000	201-928-1000	201-942-1111	201-963-6460	201-348-2300	201-825-1000
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	4,940	18,543	1,660	269	26,804	10,977
Interest-bearing Balances	30,414	6,308	400	—	—	859
Securities	23,595	33,340	1,023	4,641	74,308	29,602
Federal Funds Sold, Etc.	7,800	700	—	—	20,900	8,585
Loans & Lease Receivables, net	72,209	115,227	25,738	380	321,940	62,938
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	2,061	1,961	361	417	5,980	2,333
Other Real Estate Owned	99	—	—	—	—	—
Intangible Assets	—	—	1,275	—	427	—
Other Assets	1,675	1,961	139	2,052	5,579	1,506
Total Assets	142,793	178,040	30,596	7,759	455,938	116,800
Liabilities						
Noninterest-bearing Deposits	23,145	45,520	7,398	—	99,242	29,928
Interest-bearing Deposits	109,938	120,924	17,970	—	306,178	79,518
Total Deposits	133,083	166,144	25,368	—	405,420	109,446
Federal Funds Purchased, Etc.	—	—	1,350	—	17,836	—
Demand Notes Issued to U.S. Treasury	—	—	—	—	2,300	—
Other Borrowings	—	134	—	—	—	—
Mortgages & Capitalized Lease Oblig.	27	—	—	—	—	125
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	23	—	—	—	—	—
Other Liabilities	980	1,124	290	3,680	3,697	616
Total Liabilities	134,113	167,702	27,008	3,680	429,253	110,187
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	—
Common Stock	2,200	3,448	1,900	500	9,200	1,609
Surplus	2,066	3,340	1,650	4,500	6,352	2,674
Undivided Profits & Capital Reserves	4,414	3,550	38	(921)	11,133	2,330
Total Equity Capital	8,680	10,338	3,588	4,079	26,685	6,613
Total Liabilities & Equity Capital	142,793	178,040	30,596	7,759	455,938	116,800
Memoranda						
Allowance For Loan & Lease Losses	800	690	70	—	2,396	389
Total Loans & Leases	73,009	115,917	25,808	380	324,336	63,327

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Interchange State Bank	Inter-Community Bank	Jersey Transfer and Trust	Lakeland State Bank	Lenape State Bank	Liberty Bank and Trust
Location	Saddle Brook	Springfield	Verona	Newfoundland	Woodbury	Gibbsboro
Certificate of Authority	August 20, 1969	June 28, 1974	October 3, 1985	May 13, 1969	November 19, 1969	December 21, 1984
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA
President's Name	Anthony S. Abbate	James S. Conway	Hyman Manger	John W. Fredericks	C. Warren Dahmer, Jr.	James J. Dolan
Telephone Number	201-845-5600	201-467-8800	201-239-2712	201-697-2000	609-848-5100	609-435-3400
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	23,863	11,252	5	8,025	5,266	152
Interest-bearing Balances	2,450	8,711	502	100	6,250	53
Securities	32,729	17,722	177	46,894	27,583	593
Federal Funds Sold, Etc.	700	8,225	—	10,000	7,600	2,435
Loans & Lease Receivables, net	131,016	35,307	—	56,537	63,500	11,781
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	1,995	1,057	10	3,279	2,475	104
Other Real Estate Owned	—	—	—	—	4	—
Intangible Assets	40	—	—	—	—	91
Other Assets	2,755	1,361	9	2,102	1,247	339
Total Assets	195,548	83,635	703	126,937	113,925	15,548
Liabilities						
Noninterest-bearing Deposits	50,862	22,768	—	32,179	22,534	—
Interest-bearing Deposits	127,105	53,785	—	84,936	83,196	13,706
Total Deposits	177,967	76,553	—	117,115	105,730	13,706
Federal Funds Purchased, Etc.	4,000	65	—	—	—	—
Demand Notes Issued to U.S. Treasury	—	291	—	—	—	—
Other Borrowings	—	—	—	—	—	6
Mortgages & Capitalized Lease Oblig.	—	267	—	352	—	—
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	1,446	—	—	—	—	—
Other Liabilities	2,959	329	2	426	1,351	487
Total Liabilities	186,372	77,505	2	117,893	107,081	14,199
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	—
Common Stock	2,879	1,541	500	2,220	2,256	400
Surplus	2,121	1,711	155	4,625	1,175	2,500
Undivided Profits & Capital Reserves	4,176	2,878	46	2,199	3,413	(1,551)
Total Equity Capital	9,176	6,130	701	9,044	6,844	1,349
Total Liabilities & Equity Capital	195,548	83,635	703	126,937	113,925	15,548
Memoranda						
Allowance For Loan & Lease Losses	1,565	377	—	615	801	220
Total Loans & Leases	132,581	35,684	—	57,152	64,301	12,001

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Maplewood Bank and Trust Company, The	Merrill Lynch Bank and Trust Company	Midland Bank and Trust Company, The	Mount Holly State Bank	Mountain Ridge State Bank	Newton Trust Company, The
Location	Maplewood	Plainsboro	Paramus	Mount Holly	West Orange	Newton
Certificate of Authority	October 7, 1926	March 16, 1984	May 7, 1958	June 19, 1973	June 10, 1974	March 28, 1902
Federal Reserve District	Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-NY
President's Name	Michael J. Griffin	Harvey A. Rowen	Theodore Peasley	John C. Hall	Leo E. White	Raymond A. Hecht
Telephone Number	201-762-7100	609-292-2211	201-265-5555	609-267-6300	201-736-5900	201-383-2400
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	14,835	1,509	20,642	4,323	4,355	5,779
Interest-bearing Balances	—	—	33,496	7,742	2,300	—
Securities	28,603	—	91,739	35,163	3,355	70,840
Federal Funds Sold, Etc.	12,892	—	6,175	11,024	9,713	10,200
Loans & Lease Receivables, net	145,439	100,755	136,389	40,091	46,804	30,278
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	2,132	2,561	4,402	1,691	781	2,218
Other Real Estate Owned	—	—	—	127	—	—
Intangible Assets	—	—	—	—	—	—
Other Assets	2,614	916	3,849	1,088	813	1,786
Total Assets	206,515	105,741	296,692	101,249	68,121	121,101
Liabilities						
Noninterest-bearing Deposits	45,600	—	79,922	23,502	22,063	17,333
Interest-bearing Deposits	138,838	83,000	193,497	71,787	40,159	90,453
Total Deposits	184,438	83,000	272,419	95,289	62,222	107,786
Federal Funds Purchased, Etc.	8,003	—	—	—	400	—
Demand Notes Issued to U.S. Treasury	—	—	—	—	—	—
Other Borrowings	1,000	11,168	—	—	—	487
Mortgages & Capitalized Lease Oblig.	—	—	434	—	—	—
Bank's Liability on Acceptances	—	—	—	—	222	—
Subordinate Notes & Debentures	—	—	—	—	—	—
Other Liabilities	1,846	1,344	3,812	610	1,817	1,730
Total Liabilities	195,287	95,512	277,665	95,899	64,661	110,003
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	—
Common Stock	1,594	1,000	1,938	1,930	750	1,104
Surplus	3,185	10,900	565	1,015	710	1,653
Undivided Profits & Capital Reserves	6,449	(1,671)	16,524	2,405	2,000	8,341
Total Equity Capital	11,228	10,229	19,027	5,350	3,460	11,098
Total Liabilities & Equity Capital	206,515	105,741	296,692	101,249	68,121	121,101
Memoranda						
Allowance For Loan & Lease Losses	1,701	113	1,725	454	500	435
Total Loans & Leases	147,140	100,868	138,114	40,545	47,304	30,713

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	NorCrown Bank of Roseland, NJ	North Plainfield State Bank	P.W. Trust Company	Peapack-Gladstone Bank	Pilgrim State Bank	Princeton Bank
Location	Roseland	N. Plainfield	Secaucus	Gladstone	Cedar Grove	Princeton
Certificate of Authority	May 3, 1985	January 19, 1971	March 11, 1986	December 31, 1931	March 26, 1971	August 29, 1916
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Member-NY	Non-Member-NY	Non-Member-PA
President's Name	Sanford R. Seiler	Charles F. West	Brian Lee	George M. Jenkins	Michael Dickerson	Aristides Georgantas
Telephone Number	201-228-5800	201-561-4600	201-348-4200	201-234-0700	201-857-0500	609-924-5400
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	1,387	6,142	33	10,234	5,354	96,327
Interest-bearing Balances	1,000	—	200	—	200	477
Securities	496	15,401	918	50,277	10,580	186,954
Federal Funds Sold, Etc.	3,885	—	—	11,200	9,175	20,000
Loans & Lease Receivables, net	10,008	75,540	141	42,866	44,811	987,879
Assets Held in Trading Accounts	—	—	—	—	—	—
Premises & Fixed Assets	288	2,793	25	3,222	1,029	21,717
Other Real Estate Owned	—	1,088	—	—	—	1,637
Intangible Assets	—	—	—	—	—	65
Other Assets	319	1,215	81	2,263	749	15,886
Total Assets	17,383	102,179	1,398	120,062	71,898	1,330,942
Liabilities						
Noninterest-bearing Deposits	5,569	21,615	—	26,881	17,029	351,939
Interest-bearing Deposits	9,751	64,690	—	82,354	50,332	797,783
Total Deposits	15,320	86,305	—	109,235	67,361	1,149,722
Federal Funds Purchased, Etc.	—	4,856	—	—	—	54,559
Demand Notes Issued to U.S. Treasury	—	548	—	—	—	13,500
Other Borrowings	—	340	—	—	—	1,101
Mortgages & Capitalized Lease Oblig.	—	356	—	—	—	312
Bank's Liability on Acceptances	—	—	—	—	—	1,068
Subordinate Notes & Debentures	—	700	50	—	—	—
Other Liabilities	290	2,599	649	1,418	510	13,018
Total Liabilities	15,610	95,704	699	110,653	67,871	1,233,280
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	—	—	—
Common Stock	827	1,320	1,000	3,370	750	22,265
Surplus	926	1,413	200	1,700	1,118	31,340
Undivided Profits & Capital Reserves	20	3,742	(501)	4,339	2,159	44,057
Total Equity Capital	1,773	6,475	699	9,409	4,027	97,662
Total Liabilities & Equity Capital	17,383	102,179	1,398	120,062	71,898	1,330,942
Memoranda						
Allowance For Loan & Lease Losses	66	592	—	370	384	11,700
Total Loans & Leases	10,074	76,132	141	43,236	45,195	999,579

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Ramapo Bank, The	Shrewsbury State Bank	Somerset Trust Company	Southern Ocean State Bank	Summit Trust Company, The	Sussex County State Bank, The
Location	Wayne	Shrewsbury	Somerville	Tuckerton	Summit	Franklin
Certificate of Authority	June 12, 1967	March 25, 1974	February 28, 1917	May 14, 1976	June 30, 1969	February 6, 1976
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-NY
President's Name	Robert Peacock	John Kay	James Giacobello	Earl F. Sutton	Robert G. Cox	Donald L. Kovach
Telephone Number	201-696-6100	201-842-7700	201-685-8800	609-296-1700	201-522-8514	201-827-2404
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	11,086	7,216	36,893	2,287	100,800	2,229
Interest-bearing Balances	—	—	5,605	—	8,525	2,785
Securities	9,475	18,687	80,039	19,891	175,953	11,221
Federal Funds Sold, Etc.	9,200	16,500	13,700	4,161	9,768	2,925
Loans & Lease Receivables, net	130,771	65,415	234,042	26,214	812,693	33,493
Assets Held in Trading Accounts	—	—	—	—	5,051	—
Premises & Fixed Assets	3,229	1,726	4,420	852	5,095	1,309
Other Real Estate Owned	—	—	90	59	—	—
Intangible Assets	102	—	—	—	—	—
Other Assets	3,568	1,053	5,503	779	17,733	868
Total Assets	167,431	110,597	380,292	54,243	1,135,618	54,830
Liabilities						
Noninterest-bearing Deposits	51,718	33,720	109,577	8,725	269,148	8,791
Interest-bearing Deposits	100,508	66,591	232,854	41,157	764,481	41,870
Total Deposits	152,226	100,311	342,431	49,882	1,033,629	50,661
Federal Funds Purchased, Etc.	—	—	11,101	—	21,857	—
Demand Notes Issued to U.S. Treasury	—	948	—	—	8,302	—
Other Borrowings	—	—	97	—	—	—
Mortgages & Capitalized Lease Oblig.	—	31	—	—	263	—
Bank's Liability on Acceptances	—	—	—	—	—	—
Subordinate Notes & Debentures	200	—	—	—	—	—
Other Liabilities	3,478	629	1,800	612	10,806	542
Total Liabilities	156,174	101,919	355,429	50,494	1,074,857	51,203
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	—	314	—	—
Common Stock	1,012	3,154	4,206	1,484	7,890	1,047
Surplus	2,715	3,939	3,799	1,363	3,264	1,179
Undivided Profits & Capital Reserves	7,530	1,585	16,858	588	49,607	1,401
Total Equity Capital	11,257	8,678	24,863	3,749	60,761	3,627
Total Liabilities & Equity Capital	167,431	110,597	380,292	54,243	1,135,618	54,830
Memoranda						
Allowance For Loan & Lease Losses	1,345	364	2,114	349	9,957	404
Total Loans & Leases	132,116	65,779	236,156	26,563	822,650	33,897

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	Thomson McKinnon Bank	Town and County Bank, The	Trust Company of New Jersey, The	United Counties Trust Company	United Jersey Bank	United Jersey Bank /Franklin State
Location	East Hanover	Flemington	Jersey City	Elizabeth	Hackensack	Somerset
Certificate of Authority	February 14, 1986	September 28, 1973	April 18, 1899	May 6, 1926	May 29, 1916	November 28, 1962
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Thomas P. Devan	Donald F. Ennis	Siggi B. Wilzig	Eugene H. Bauer	Clifford H. Coyman	Kenneth A. Bott
Telephone Number	212-482-6352	201-782-1200	201-420-2500	201-353-3200	201-646-5000	201-745-6000
			All Amounts in Thousands			
Assets						
Noninterest-bearing Balances	2	14,769	88,486	100,899	297,465	68,725
Interest-bearing Balances	—	—	—	16,613	4,022	—
Securities	1,050	31,623	180,088	406,288	606,656	167,641
Federal Funds Sold, Etc.	—	8,885	120,000	55,000	132,731	11,500
Loans & Lease Receivables, net	—	134,440	846,611	469,305	2,259,975	551,126
Assets Held in Trading Accounts	—	—	—	1,837	93,943	—
Premises & Fixed Assets	462	2,049	11,384	16,956	22,113	14,495
Other Real Estate Owned	—	—	413	—	65	—
Intangible Assets	—	—	—	—	—	—
Other Assets	13	2,495	14,129	16,552	96,343	14,078
Total Assets	1,527	194,261	1,261,111	1,083,450	3,513,313	827,565
Liabilities						
Noninterest-bearing Deposits	—	46,566	268,852	241,911	950,155	237,441
Interest-bearing Deposits	—	136,058	897,567	694,719	1,835,299	502,599
Total Deposits	—	182,624	1,166,419	936,630	2,785,454	740,040
Federal Funds Purchased, Etc.	—	—	9,595	39,671	325,807	25,832
Demand Notes Issued to U.S. Treasury	—	—	5,284	11,150	75,260	1,891
Other Borrowings	—	102	—	—	93,668	—
Mortgages & Capitalized Lease Oblig.	—	41	79	5,651	713	—
Bank's Liability on Acceptances	—	—	1,005	—	7,442	—
Subordinate Notes & Debentures	—	—	1,658	1,319	7,755	2,490
Other Liabilities	721	1,587	11,455	15,067	21,384	7,843
Total Liabilities	721	184,354	1,195,495	1,009,488	3,317,483	778,096
Limited-Life Preferred Stock	—	—	—	—	—	—
Equity Capital						
Perpetual Preferred Stock	—	—	3,000	—	—	—
Common Stock	500	2,996	7,671	12,130	23,455	10,560
Surplus	400	2,535	5,691	10,840	62,300	15,027
Undivided Profits & Capital Reserves	(94)	4,376	49,254	50,992	110,075	23,882
Total Equity Capital	806	9,907	65,616	73,962	195,830	49,469
Total Liabilities & Equity Capital	1,527	194,261	1,261,111	1,083,450	3,513,313	827,565
Memoranda						
Allowance For Loan & Lease Losses	—	1,806	9,285	7,557	32,457	8,103
Total Loans & Leases	—	136,246	855,896	476,862	2,292,432	559,229

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1986

Name of Bank	United Jersey Bank/Mid-State	United Jersey Bank/Northwest	Total State
Location	Hazlet	Dover	
Certificate of Authority	February 27, 1980	December 31, 1901	
Federal Reserve District	Non-Member-NY	Non-Member-NY	
President's Name	Richard Schmit	Doris M. Tarrant	62
Telephone Number	201-264-2800	201-366-1300	
			All Amounts in Thousands
Assets			
Noninterest-bearing Balances	25,256	19,906	1,504,173
Interest-bearing Balances	—	2,032	210,395
Securities	66,838	106,882	3,691,763
Federal Funds Sold, Etc.	—	—	763,674
Loans & Lease Receivables, net	178,938	203,490	11,695,070
Assets Held in Trading Accounts	—	—	111,026
Premises & Fixed Assets	3,476	2,203	229,651
Other Real Estate Owned	32	34	4,622
Intangible Assets	—	—	3,823
Other Assets	3,731	5,141	321,748
Total Assets	278,271	339,688	18,535,945
Liabilities			
Noninterest-bearing Deposits	69,712	77,338	4,552,997
Interest-bearing Deposits	184,662	215,367	11,596,743
Total Deposits	254,374	292,705	16,149,740
Federal Funds Purchased, Etc.	2,793	24,258	647,516
Demand Notes Issued to U.S. Treasury	1,611	—	150,967
Other Borrowings	—	—	177,121
Mortgages & Capitalized Lease Oblig.	—	—	13,891
Bank's Liability on Acceptances	—	—	9,896
Subordinate Notes & Debentures	1,000	—	23,571
Other Liabilities	2,409	2,516	181,808
Total Liabilities	262,187	319,479	17,354,510
Limited-Life Preferred Stock	—	—	2,000
Equity Capital			
Perpetual Preferred Stock	—	1,500	14,603
Common Stock	2,063	1,800	222,755
Surplus	5,183	6,450	300,129
Undivided Profits & Capital Reserves	8,838	10,459	641,948
Total Equity Capital	16,084	20,209	1,179,435
Total Liabilities & Equity Capital	278,271	339,688	18,535,945
Memoranda			
Allowance For Loan & Lease Losses	2,284	2,231	144,688
Total Loans & Leases	181,222	205,721	11,839,758

SAVINGS BANKS ASSETS AND LIABILITIES
AS OF
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Name of Savings Bank	Harmonia Savings Bank	Howard Savings Bank, The	Hudson City Savings Bank	Montclair Savings Bank
Location	Elizabeth	Newark	Paramus	Montclair
Certificate of Authority	January 1, 1851	May 5, 1857	August 15, 1868	March 15, 1893
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Walter D. Tombs	Leo J. Rogers	L.S. Gudelski	Bernard J. Martin
Telephone Number	201-289-0800	201-533-7400	201-967-1900	201-744-3500
		All Amounts in Thousands		
Assets				
Currency and Coin	2,684	14,798	13,995	1,844
Noninterest-bearing Balances	4,777	139,217	37,223	2,818
Interest-bearing Balances	62,000	533,189	208,021	13,006
Securities	181,751	584,286	675,740	121,572
Federal Funds Sold and Securities Purchased	5,400	—	26,100	1,800
Loans and Leases, Net of Unearned Income	327,790	2,701,799	1,661,631	203,093
Assets Held in Trading Accounts	3,002	—	—	—
Direct and Indirect Investments in Real Estate	7,508	129,082	2,110	—
Premises and Fixed Assets	6,365	56,232	17,581	3,942
Other Real Estate Owned	—	1,679	217	—
Other Inv. in Unconsolidated Subsidiaries Etc.	—	1,780	2,151	89
Mortgage Servicing Rights	—	1,096	—	—
Goodwill and All Other Intangible Assets	—	3,093	64,175	—
Other Assets	4,576	85,128	32,988	4,484
Total Assets	605,853	4,251,379	2,741,932	352,648
Liabilities				
Noninterest-bearing Deposits	22,191	192,429	162,792	17,955
Interest-bearing Deposits	497,979	3,495,603	2,341,879	309,863
Total Deposits	520,170	3,688,032	2,504,671	327,818
Federal Fund Purchased & Securities s/a/r	48,154	72,010	—	—
Demand Notes Issued to U.S. Treasury	—	—	1,129	—
Other Borrowed Money & Mortgage Indebtedness	—	13,058	2,881	—
Subordinate Notes and Debentures	—	4,500	3,500	—
Other Liabilities	2,976	53,437	47,818	3,055
Total Liabilities	571,300	3,948,037	2,559,999	330,873
Net Worth				
Common Stock	—	27,722	—	—
Surplus	4,000	205,479	148,660	8,467
Undivided Profits	30,589	70,886	33,273	13,308
Less: Net Unrealized Loss on Marketable Equity	36	745	—	—
Total Net Worth	34,553	303,342	181,933	21,775
Total Liabilities & Capital Accounts	605,853	4,251,379	2,741,932	352,648
Memoranda				
Loans and Leases Net of Enearned	327,814	2,708,906	1,661,712	203,572
Allowance For Loan & Lease Losses	24	7,107	81	479

SAVINGS BANKS ASSETS AND LIABILITIES
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Name of Savings Bank	Morris County Savings Bank, The	New Brunswick Savings Bank, The	New Jersey Savings Bank	Perth Amboy Savings Institution, The
Location	Morristown	New Brunswick	Somerville	Perth Amboy
Certificate of Authority	April 1, 1874	May 12, 1851	Aug. 22, 1871	June 1, 1869
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Charles Frost	C.W. Kuhlthau, III	B.R. D'Agostino	Joseph Gemmell
Telephone Number	201-539-0500	201-247-1100	201-722-0600	201-442-4100
		All Amounts in Thousands		
Assets				
Currency and Coin	5,075	2,893	1,227	1,732
Noninterest-bearing Balances	15,413	18,983	5,572	6,438
Interest-bearing Balances	—	3,000	1,000	26,000
Securities	176,555	192,932	57,290	159,251
Federal Funds Sold and Securities Purchased	62,433	16,925	9,850	9,100
Loans and Leases, Net of Unearned Income	710,449	420,953	133,100	389,590
Assets Held in Trading Accounts	—	—	—	—
Direct and Indirect Investments in Real Estate	4,000	—	—	—
Premises and Fixed Assets	11,576	9,586	2,144	9,002
Other Real Estate Owned	—	—	—	—
Other Inv. in Unconsolidated Subsidiaries Etc.	—	—	—	26
Mortgage Servicing Rights	—	—	—	—
Goodwill and All Other Intangible Assets	893	—	—	—
Other Assets	11,339	6,273	2,299	7,040
Total Assets	997,733	671,545	212,482	608,179
Liabilities				
Noninterest-bearing Deposits	66,102	12,646	16,345	35,665
Interest-bearing Deposits	844,106	610,052	182,534	513,471
Total Deposits	910,208	622,698	198,879	549,136
Federal Fund Purchased & Securities s/a/r	24,733	—	—	6,246
Demand Notes Issued to U.S. Treasury	—	—	—	—
Other Borrowed Money & Mortgage Indebtedness	28	—	—	—
Subordinate Notes and Debentures	—	—	—	—
Other Liabilities	3,771	3,339	1,503	5,188
Total Liabilities	938,740	626,037	200,382	560,570
Net Worth				
Common Stock	2,647	—	—	—
Surplus	50,906	45,949	12,100	2,300
Undivided Profits	5,440	—	—	45,349
Less: Net Unrealized Loss on Marketable Equity	—	441	—	40
Total Net Worth	58,993	45,508	12,100	47,609
Total Liabilities & Capital Accounts	997,733	671,545	212,482	608,179
Memoranda				
Loans and Leases Net of Enearned	716,040	421,387	133,325	389,689
Allowance For Loan & Lease Losses	5,591	434	225	99

SAVINGS BANKS ASSETS AND LIABILITIES
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Name of Savings Bank	Provident Savings Bank	Rahway Savings Institution, The	Raritan Savings Bank	Starpointe Savings Bank
Location	Jersey City	Rahway	Raritan	Plainfield
Certificate of Authority	October 16, 1843	March 12, 1851	June 5, 1869	July 8, 1868
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	James K. Feely	Thomas F. Grahill	Arlyn D. Rus	Thomas van Arsdale
Telephone Number	201-795-5600	201-388-1800	201-725-0800	201-755-5700
		All Amounts in Thousands		
Assets				
Currency and Coin	8,167	1,560	662	1,485
Noninterest-bearing Balances	19,993	307	1,190	4,672
Interest-bearing Balances	47,000	—	500	—
Securities	504,607	80,080	12,115	86,131
Federal Funds Sold and Securities Purchased	48,200	5,825	10,600	19,907
Loans and Leases, Net of Unearned Income	695,771	60,289	86,769	254,367
Assets Held in Trading Accounts	—	—	—	10,017
Direct and Indirect Investments in Real Estate	2,862	—	—	1,806
Premises and Fixed Assets	20,325	1,116	1,261	2,551
Other Real Estate Owned	64	—	—	361
Other Inv. in Unconsolidated Subsidiaries Etc.	—	—	—	—
Mortgage Servicing Rights	—	—	—	—
Goodwill and All Other Intangible Assets	176	—	—	—
Other Assets	48,832	2,362	833	4,788
Total Assets	1,395,997	151,539	113,930	386,085
Liabilities				
Noninterest-bearing Deposits	71,044	9,196	7,343	22,863
Interest-bearing Deposits	1,235,213	130,410	99,787	303,541
Total Deposits	1,306,257	139,606	107,130	326,404
Federal Fund Purchased & Securities s/a/r	—	—	—	12,415
Demand Notes Issued to U.S. Treasury	—	—	—	—
Other Borrowed Money & Mortgage Indebtedness	435	—	289	5,012
Subordinate Notes and Debentures	—	—	—	—
Other Liabilities	7,196	1,211	735	2,147
Total Liabilities	1,313,888	140,817	108,154	345,978
Net Worth				
Common Stock	—	—	—	23,314
Surplus	7,143	700	438	1,000
Undivided Profits	75,192	10,022	5,338	15,851
Less: Net Unrealized Loss on Marketable Equity	226	—	—	58
Total Net Worth	82,109	10,722	5,776	40,107
Total Liabilities & Capital Accounts	1,395,997	151,539	113,930	386,085
Memoranda				
Loans and Leases Net of Enearned	697,774	60,289	86,817	254,913
Allowance For Loan & Lease Losses	2,003	—	48	546

SAVINGS BANKS ASSETS AND LIABILITIES
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Name of Savings Bank	Trenton Savings Fund Society, The	Union County Savings Bank	Washington Savings Bank	Total All Savings Banks
Location	Trenton	Elizabeth	Hoboken	
Certificate of Authority	July 20, 1847	January 20, 1884	July 18, 1858	
Federal Reserve District	Non-Member-PA	Non-Member-NY	Non-Member-NY	(15)
President's Name	W.T. Breithaupt	Donald C. Sims	Anthony Calabrese	
Telephone Number	609-396-7501	201-354-4600	201-659-0013	
		All Amounts in Thousands		
Assets				
Currency and Coin	732	1,335	1,706	59,895
Noninterest-bearing Balances	2,170	1,999	4,382	265,154
Interest-bearing Balances	—	—	1,281	894,997
Securities	17,602	154,158	25,674	3,129,744
Federal Funds Sold and Securities Purchased	8,700	14,600	30,700	270,140
Loans and Leases, Net of Unearned Income	72,749	75,355	218,254	8,011,959
Assets Held in Trading Accounts	—	—	—	13,019
Direct and Indirect Investments in Real Estate	—	—	—	147,368
Premises and Fixed Assets	1,011	2,172	2,096	146,960
Other Real Estate Owned	—	—	—	2,321
Other Inv. in Unconsolidated Subsidiaries Etc.	—	—	—	4,046
Mortgage Servicing Rights	—	—	—	1,096
Goodwill and All Other Intangible Assets	—	—	—	68,337
Other Assets	1,918	4,669	3,500	221,029
Total Assets	204,882	254,288	287,593	13,236,065
Liabilities				
Noninterest-bearing Deposits	6,006	7,536	12,981	663,094
Interest-bearing Deposits	177,723	217,825	230,364	11,190,350
Total Deposits	183,729	225,361	243,345	11,853,444
Federal Fund Purchased & Securities s/a/r	—	—	—	163,558
Demand Notes Issued to U.S. Treasury	—	—	—	1,129
Other Borrowed Money & Mortgage Indebtedness	—	—	26,001	164,704
Subordinate Notes and Debentures	—	—	—	8,000
Other Liabilities	1,521	2,624	3,306	139,827
Total Liabilities	185,250	227,985	272,652	12,330,662
Net Worth				
Common Stock	—	—	—	53,683
Surplus	19,632	3,944	10,955	521,673
Undivided Profits	—	22,359	3,986	331,593
Less: Net Unrealized Loss on Marketable Equity	—	—	—	1,546
Total Net Worth	19,632	26,303	14,941	905,403
Total Liabilities & Capital Accounts	204,882	254,288	287,593	13,236,065
Memoranda				
Loans and Leases Net of Enearned	72,749	75,355	218,804	8,029,146
Allowance For Loan & Lease Losses	—	—	550	17,187

FINANCIAL REPORT FOR CREDIT UNIONS
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	Accurate Bushing Employees C.U. Garwood	Acume C.U.— Morrestown	Alpha Credit Union— Camden	Bayonne Postal Employees C.U.—Bayonne	Belco Employees C.U. Parsippany
Assets					
Unsecured Loans	42,135.00	702,437.53	55,495.11	100,933.86	18,412.05
New Auto Loans	22,612.00	32,592.08	—	—	—
Other Real Estate	—	—	—	—	—
All Other Loans to Members	15,781.00	133,366.87	—	5,409.00	—
Other Loans	—	—	—	—	—
Allowance for Loan Losses	—	—	—	—	—
Total Loans	80,528.00	868,396.48	55,495.11	106,342.86	18,412.05
Cash	2,836.65	6,175.84	8,953.82	—	979.32
Investments					
U.S. Government	—	—	—	—	—
Mutual Funds	—	—	—	—	6,105.72
Corporate Central Credit Union	1,613.64	—	—	92,296.32	276.60
Commercial Banks	—	—	—	—	—
Savings and Loans	46,123.93	—	10,000.00	12,761.36	21,272.51
NCUA Share Insurance	1,547.59	11,093.49	680.01	1,582.00	462.83
Credit Unions	—	—	—	—	—
Other Investments	—	—	—	—	—
Allowance for Investment Losses	—	—	—	—	—
Land and Building	—	—	4,600.00	—	—
Other Fixed Assets	—	769.39	—	—	—
Other Assets	845.00	—	1,628.26	—	—
Total Assets	133,494.81	1,603,459.68	81,357.20	212,982.54	47,509.03
Liabilities					
Accounts Payable	124.22	—	—	64.41	—
Accrued Dividends Payable	—	—	—	—	—
Other Liabilities	—	522.28	103.38	—	(7,965.00)
Shares					
Shares	116,126.18	1,534,809.58	62,772.36	169,722.64	53,006.45
Total Shares	116,126.18	1,534,809.58	62,772.36	169,722.64	53,006.45
Regular Reserve	9,047.56	44,703.34	17,454.64	20,000.00	2,181.42
Investment Reserve	—	—	—	—	—
Other Reserves	8,196.85	—	(60.82)	6,000.00	—
Undivided Earnings	—	23,424.48	1,087.64	17,195.49	286.16
Total Liabilities and Equity	133,494.81	1,603,459.68	81,357.20	212,982.54	47,509.03

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	Bergen Passaic Postal C.U.—Hawthorne	C&ED Credit Union—Trenton	Camden Firemens C.U.—Camden	Camden Postal C.U.—Pennsauken	City of Trenton Employees C.U.—Trenton
Assets					
Unsecured Loans	—	802,324.24	171,861.19	62,443.40	—
New Auto Loans	1,985,049.28	1,490,459.67	99,836.21	16,125.62	—
Other Real Estate	1,340,871.85	—	—	—	—
All Other Loans to Members	6,158,453.51	—	—	67,647.03	—
Other Loans	—	125,228.28	—	—	562,162.95
Allowance for Loan Losses	(44,801.84)	—	—	—	—
Total Loans	9,439,572.80	2,418,012.19	271,697.40	146,216.05	562,162.95
Cash	608,601.07	189,009.46	17,207.40	32,740.86	126,782.43
Investments					
U.S. Government	—	472,690.91	1,000.00	—	126,301.51
Mutual Funds	—	1,230,854.85	—	—	—
Corporate Central Credit Union	921,789.16	1,393,087.19	15,944.24	81,661.76	42,592.42
Commercial Banks	5,938,000.00	2,071,625.00	—	40,000.00	—
Savings and Loans	19,499,000.00	847,692.43	24,724.13	75,328.96	70,000.00
NCUA Share Insurance	218,755.79	64,073.09	2,447.60	3,502.57	5,654.21
Credit Unions	—	—	—	—	—
Other Investments	—	—	2,231.28	—	—
Allowance for Investment Losses	—	—	—	—	—
Land and Building	591,337.28	2,950.00	—	—	—
Other Fixed Assets	—	53,809.47	—	9,123.15	4,153.97
Other Assets	7,839.81	40,750.00	—	—	—
Total Assets	37,224,895.91	8,784,554.59	335,252.05	388,573.35	937,647.49
Liabilities					
Accounts Payable	15,171.52	(3,645.69)	—	4,375.00	1,655.34
Accrued Dividends Payable	—	113,599.93	—	—	40,653.58
Other Liabilities	96,870.74	—	—	1,226.74	—
Shares					
Shares	35,915,02	8,419,894.12	272,101.21	340,866.36	836,153.6
Total Shares	35,915,028.36	8,419,894.12	272,101.21	340,866.36	836,153.6
Regular Reserve	776,527.18	181,665.42	25,610.74	15,707.33	56,201.23
Investment Reserve	—	—	—	—	—
Other Reserves	224,065.03	6,006.02	—	—	—
Undivided Earnings	197,233.06	67,034.79	37,540.10	26,397.92	2,983.74
Total Liabilities and Equity	37,224,895.91	8,784,554.59	335,252.05	388,573.35	937,647.49

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	Division 819 Transit Employees—Irvington	East Orange Post Office—East Orange	Elizabeth Postal Employees C.U.—Elizabeth	First Baptist Church of Cranford —Cranford	Garden State Liquor Wholesalers—Livingston
Assets					
Unsecured Loans	861,193.23	22.955.63	511,816.21	54,403.49	30,161.00
New Auto Loans	33,676.79	—	—	17,233.63	6,518.00
Other Real Estate	—	—	—	—	—
All Other Loans to Members	420,512.93	—	—	50,685.01	—
Other Loans	—	—	—	—	—
Allowance for Loan Losses	—	—	—	—	(641.00)
Total Loans	1,315,382.95	22,955.63	511,816.21	122,322.13	36,038.00
Cash	13,082.64	7,825.25	7,814.20	14,647.73	592.00
Investments					
U.S. Government	—	—	28,084.05	—	—
Mutual Funds	—	—	—	—	—
Corporate Central Credit Union	99,897.73	—	114,109.84	76,534.78	16,789.00
Commercial Banks	—	—	—	—	—
Savings and Loans	—	—	50,145.99	46,844.40	—
NCUA Share Insurance	12,406.02	250.58	5,247.23	2,036.58	368.00
Credit Unions	—	—	—	—	—
Other Investments	—	—	—	—	539.00
Allowance for Investment Losses	—	—	—	—	—
Land and Building	15,313.27	—	—	—	—
Other Fixed Assets	—	—	6,708.69	1,025.76	115.00
Other Assets	—	—	25,576.89	400.17	—
Total Assets	1,456,082.61	31,031.46	749,494.10	263,811.55	54,441.00
Liabilities					
Accounts Payable	335.10	—	61.12	433.12	7,147.00
Accrued Dividends Payable	19,869.09	—	40,174.06	—	—
Other Liabilities	3,929.23	250.58	25,576.89	305.93	—
Shares					
Shares	1,276,299.76	27,423.89	592,493.51	231,183.67	38,660.00
Total Shares	1,276,299.76	27,423.89	592,493.51	231,183.67	38,660.00
Regular Reserve	64,524.67	2,831.88	43,610.83	17,095.49	6,283.00
Investment Reserve	—	—	—	—	—
Other Reserves	30,964.33	—	—	—	—
Undivided Earnings	60,160.43	525.11	47,577.69	14,793.34	2,351.00
Total Liabilities and Equity	1,456,082.61	31,031.46	749,494.10	263,811.55	54,441.00

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	Howmet Alloy Employees—Dover	Jackson Township—Jackson	Kearney Postal Employees—Kearney	Lurex Employees—Vineland	Maxwell House Employees—Hoboken
Assets					
Unsecured Loans	—	—	95,838.28	25,934.91	343,200.00
New Auto Loans	—	—	262,609.37	12,854.95	274,325.00
Other Real Estate	—	—	—	—	—
All Other Loans to Members	90,915.00	27,285.08	244,884.72	57,857.37	1,416,460.00
Other Loans	—	—	—	2,210.12	—
Allowance for Loan Losses	(465.00)	—	—	—	—
Total Loans	90,450.00	27,285.08	603,332.37	98,857.35	2,033,985.00
Cash	10,190.00	1,374.02	12,232.97	5.36	50,595.00
Investments					
U.S. Government	—	—	—	—	—
Mutual Funds	—	—	—	—	—
Corporate Central Credit Union	16,345.00	4,337.65	139,340.03	77,521.60	2,762,163.00
Commercial Banks	—	—	—	—	—
Savings and Loans	—	523.00	42,363.84	—	—
NCUA Share Insurance	775.00	301.34	5,204.00	1,211.50	42,847.00
Credit Unions	1,000.00	—	—	—	—
Other Investments	—	—	—	—	56,000.00
Allowance for Investment Losses	—	—	—	—	—
Land and Building	—	—	—	—	—
Other Fixed Assets	—	—	7,641.00	—	2,848.00
Other Assets	—	—	—	—	22,085.00
Total Assets	118,760.00	33,821.09	810,114.21	177,595.81	4,970,523.00
Liabilities					
Accounts Payable	755.00	—	477.15	517.80	5,215.00
Accrued Dividends Payable	—	—	10,496.37	9,529.12	73,839.00
Other Liabilities	—	—	675.45	—	(80.00)
Shares					
Shares	106,735.00	30,280.66	688,136.87	140,396.26	4,577,253.00
Total Shares	106,735.00	30,280.66	688,136.87	140,396.26	4,577,253.00
Regular Reserve	1,495.00	336.55	56,518.87	7,001.30	221,740.00
Investment Reserve	—	—	—	—	8,688.00
Other Reserves	614.00	—	—	191.98	2,010.00
Undivided Earnings	9,161.00	3,203.88	53,809.50	19,959.35	81,858.00
Total Liabilities and Equity	118,760.00	33,821.09	810,114.21	177,595.81	4,970,523.00

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	Monmouth County Postal Employees—Asbury Park	Monroe Morris Plains	Montclair Postal Employees Montclair	N.J.D.O.T. Trenton	N.T.M. Employees Kenilworth
Assets					
Unsecured Loans	1,776,127.00	416,600.48	576,919.58	4,701,679.00	—
New Auto Loans	958,920.00	424,092.74	520,066.48	4,577,035.00	—
Other Real Estate	177,986.00	—	—	—	—
All Other Loans to Members	230,722.00	56,780.24	77,536.18	2,413,318.00	9,050.00
Other Loans	—	—	—	—	—
Allowance for Loan Losses	—	—	—	—	—
Total Loans	3,143,755.00	897,473.46	1,174,522.24	11,692,032.00	9,050.00
Cash	1,527,936.00	22,676.67	17,481.44	65,126.00	36,936.95
Investments					
U.S. Government	1,536,507.00	—	—	3,586,163.00	—
Mutual Funds	1,337.00	8,261.48	—	—	—
Corporate Central Credit Union	48,521.00	53,196.94	807,050.89	7,020,210.00	—
Commercial Banks	—	—	1,640.41	—	—
Savings and Loans	603,495.00	898,342.68	—	207,214.00	—
NCUA Share Insurance	43,377.00	17,347.13	12,986.92	155,380.00	737.41
Credit Unions	—	—	—	—	—
Other Investments	4,378.00	—	—	221,618.00	36,792.17
Allowance for Investment Losses	—	—	—	—	—
Land and Building	—	—	—	—	—
Other Fixed Assets	7,862.00	300.00	11,305.15	39,355.00	—
Other Assets	21,281.00	—	14,232.87	26,140.00	—
Total Assets	6,938,449.00	1,897,598.36	2,039,219.92	23,013,238.00	83,516.53
Liabilities					
Accounts Payable	495.00	3,966.31	3,897.09	13,984.00	44.40
Accrued Dividends Payable	—	26,628.48	28,153.69	278,805.00	—
Other Liabilities	41,001.00	3,073.40	3,333.50	—	—
Shares					
Shares	6,321,387.00	1,720,063.16	1,826,589.89	21,269,895.00	78,771.37
Total Shares	6,321,387.00	1,720,063.16	1,826,589.89	21,269,895.00	78,771.37
Regular Reserve	184,940.00	57,369.59	93,097.70	530,658.00	2,226.91
Investment Reserve	—	—	—	219,930.00	—
Other Reserves	47,100.00	40,097.60	43,493.65	87,559.00	104.23
Undivided Earnings	343,526.00	46,399.82	40,654.40	612,407.00	2,369.62
Total Liabilities and Equity	6,938,449.00	1,897,598.36	2,039,219.92	23,013,238.00	83,516.53

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	N.J. Bureau of Parole Employees —Westmont	N.J. Law & Public Safety— Trenton	Newark Board of Education— Newark	Newark Post Office Employees— Newark	North Hudson Postal— Union City
Assets					
Unsecured Loans	—	2,563,378.61	1,959,442.17	—	204,567.00
New Auto Loans	—	1,945,321.03	1,938,569.20	—	—
Other Real Estate	—	—	—	—	—
All Other Loans to Members	585,755.00	—	196,031.57	1,203,658.00	—
Other Loans	—	—	—	—	—
Allowance for Loan Losses	—	—	—	—	—
Total Loans	585,755.00	4,508,699.64	4,094,042.94	1,203,658.00	204,567.00
Cash	—	2,712,454.92	4,951.91	110,634.00	18,419.50
Investments					
U.S. Government	243,602.00	724,494.31	—	—	—
Mutual Funds	—	—	—	—	—
Corporate Central Credit Union	52,654.00	426,368.75	674,459.62	92,466.00	7,004.10
Commercial Banks	100,000.00	1,028,029.71	—	57,320.00	—
Savings and Loans	—	500,000.00	—	67,897.00	—
NCUA Share Insurance	5,382.00	64,093.68	31,185.77	10,579.00	1,880.90
Credit Unions	—	—	—	—	—
Other Investments	—	—	107,512.50	—	—
Allowance for Investment Losses	—	—	(64,732.45)	—	—
Land and Building	—	—	79,400.02	—	—
Other Fixed Assets	—	—	65,197.66	360.00	—
Other Assets	5,290.00	227,730.78	—	469.00	—
Total Assets	992,683.00	10,191,871.79	4,992,017.97	1,543,383.00	231,871.50
Liabilities					
Accounts Payable	—	—	27,453.52	1,556.00	1,272.88
Accrued Dividends Payable	—	—	60,021.84	50,747.00	10,739.87
Other Liabilities	—	2,686.14	—	688.00	70.13
Shares					
Shares	952,184.00	9,825,402.91	3,982,423.03	1,091,736.00	195,678.91
Total Shares	952,184.00	9,825,402.91	3,982,423.03	1,091,736.00	195,678.91
Regular Reserve	21,813.00	240,419.55	409,426.06	117,000.00	15,343.00
Investment Reserve	—	—	—	—	—
Other Reserves	—	26,074.70	72,263.05	—	775.00
Undivided Earnings	18,686.00	97,288.49	440,430.47	281,656.00	7,491.71
Total Liabilities and Equity	992,683.00	10,191,871.79	4,992,017.97	1,543,383.00	231,871.50

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	Passaic Postal Employees—Passaic	Perth Amboy Postal Employees—Perth Amboy	Plainfield C.U.—Plainfield	Postal Employees—Trenton	Raritan New Brunswick
Assets					
Unsecured Loans	337,591.79	—	101,289.27	2,085,719.88	3,320,684.90
New Auto Loans	219,121.97	—	—	724,772.34	4,905,363.11
Other Real Estate	—	—	—	—	—
All Other Loans to Members	107,960.09	182,141.00	—	56,650.35	1,658,351.12
Other Loans	—	—	—	—	—
Allowance for Loan Losses	—	—	—	—	(143,313.22)
Total Loans	664,673.85	182,141.00	101,289.27	2,867,142.57	9,741,085.91
Cash	34,128.38	8,144.70	4,038.85	169,725.53	46,579.60
Investments					
U.S. Government	—	—	—	—	1,967,934.65
Mutual Funds	—	—	—	143,527.19	1,050,894.08
Corporate Central Credit Union	163,355.70	—	9,251.72	180,746.22	1,194,833.15
Commercial Banks	831.83	44,218.00	—	—	300,000.00
Savings and Loans	53,331.82	2,000.00	10,086.14	280,000.00	4,295,000.00
NCUA Share Insurance	6,914.95	2,067.57	915.10	22,174.00	134,178.90
Credit Unions	—	—	—	—	—
Other Investments	—	—	—	14,811.00	—
Allowance for Investment Losses	—	—	—	—	(5,971.84)
Land and Building	—	—	—	—	—
Other Fixed Assets	—	—	—	10,713.00	123,066.00
Other Assets	—	—	169.64	10,058.00	213,906.53
Total Assets	923,236.53	238,571.27	125,750.72	3,698,987.51	19,061,506.98
Liabilities					
Accounts Payable	—	—	—	687.90	21,640.44
Accrued Dividends Payable	—	14,602.84	—	—	279,849.61
Other Liabilities	—	—	—	—	4,362.04
Shares					
Shares	808,169.17	216,920.93	96,261.12	3,361,465.75	17,455,703.11
Total Shares	808,169.17	216,920.93	96,261.12	3,361,465.75	17,455,703.11
Regular Reserve	60,800.00	6,780.20	8,979.05	129,674.74	596,216.48
Investment Reserve	—	—	—	8,000.00	—
Other Reserves	9,743.33	—	—	30,000.00	—
Undivided Earnings	44,524.03	267.30	20,510.55	169,069.12	703,735.30
Total Liabilities and Equity	923,236.53	238,571.27	125,750.72	3,698,897.51	19,061,506.98

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	Regina Employees—Colonia	The State Trenton	Worthington Employees—Harrison	Total	Garden State Corporate Central—Hightstown
Assets					
Unsecured Loans	64,114.40	3,441,630.25	389,564.00	25,840,853.46	—
New Auto Loans	58,859.47	1,621,039.77	45,422.00	22,192,475.71	—
Other Real Estate	—	150,325.40	—	1,669,183.25	—
All Other Loans to Members	—	129,864.82	30,662.00	15,627,737.89	7,442,827.34
Other Loans	—	—	—	689,601.35	—
Allowance for Loan Losses	—	—	—	(189,221.06)	—
Total Loans	122,973.87	5,342,860.24	465,648.00	65,830,630.60	7,442,827.34
Cash	1,284.50	538,660.21	92,846.00	6,523,671.18	527,072.80
Investments					
U.S. Government	—	8,060,187.35	—	16,746,964.78	3,892,357.89
Mutual Funds	—	—	—	2,440,980.32	101.63
Corporate Central Credit Union	75,544.47	317,644.29	—	16,979,597.81	221,118,517.90
Commercial Banks	21,966.08	314,753.00	—	9,918,384.03	—
Savings and Loans	—	423,608.13	137,796.00	28,225,551.32	—
NCUA Share Insurance	1,784.72	93,017.78	6,460.00	990,909.26	—
Credit Unions	—	—	—	1,000.00	—
Other Investments	—	—	—	443,881.95	6,771,167.95
Allowance for Investment Losses	—	—	—	(70,704.29)	—
Land and Building	—	407,533.64	—	1,101,134.21	—
Other Fixed Assets	370.78	497,706.35	—	842,430.37	7,820.48
Other Assets	—	89,802.17	8,766.00	716,971.12	393,500.06
Total Assets	223,924.42	16,085,773.16	711,516.00	151,408,427.14	240,153,366.05
Liabilities					
Accounts Payable	110.44	377,850.88	—	485,644.95	16,655,392.07
Accrued Dividends Payable	10,540.25	—	—	1,068,249.73	319,731.16
Other Liabilities	477.87	—	—	177,608.30	41,345.13
Shares					
Shares	186,013.88	15,245,920.83	663,607.00	140,727,536.56	220,401,012.32
Total Shares	186,013.88	15,245,920.83	663,607.00	140,727,536.56	220,401,012.32
Regular Reserve	23,879.90	217,227.68	33,303.00	4,319,691.31	—
Investment Reserve	—	—	—	236,618.00	—
Other Reserves	—	24,218.18	—	659,416.13	2,615,506.11
Undivided Earnings	2,902.08	220,555.59	14,606.00	3,733,662.16	120,379.26
Total Liabilities and Equity	223,924.42	16,085,773.16	711,516.00	151,408,427.14	240,153,366.05

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	A.I. Credit Corp	Acceptance Associates of America Inc	Accredited Mortgage Service	Advanta Mortgage Corp of New Jersey II	Aetna Finance Company (ITT Financial Services)	AFCO Credit Corp
Small Loan Licenses Held	—	—	—	—	4	—
Second Mortgage Licenses Held	—	1	4	1	4	—
Insurance Premium Licenses Held	1	—	2	—	4	1
Mortgage Bankers Licenses Held	—	—	1	3	—	—
Sales Finance Licenses Held	—	—	—	—	4	—
Assets						
Cash on Hand and in Banks	18	53	131	506	54	1,710
Total, Net Loans	186	10,941	—	4,773	10,517	54,362
Due from Parent or Affiliates	127	—	—	—	—	—
Other Accounts Receivables	281	—	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	11	41	43	20	—	251
Other Assets	163	298	1	—	1050	2
Total Assets	786	11,333	175	5,299	11,621	56,325
Liabilities and Equity						
Loans and Notes Payable	698	8,176	63	—	—	5,000
Due to Parent and Affiliates or Principals	47	—	—	3,121	12,415	—
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	1,433	—	—	—	—
Other Liabilities	24	184	—	1,511	2	3,159
Total Equity Capital	17	1,540	112	667	(796)	48,166
Total Liabilities and Capital	786	11,333	175	5,299	11,621	56,325
Detail of Loans						
Small Loans	—	—	—	—	8,003	—
Secondary Mortgage Loans	—	1,125	—	2,675	2,329	—
First Mortgage Loans	—	—	—	2,222	—	—
Sales Finance Contracts	—	—	—	—	387	—
Insurance Premium Finance Contracts	8	—	—	—	—	54,881
Other Loans	181	10,487	—	—	360	—
Subtotal All Loans	189	11,612	—	4,897	11,079	54,881
Less Allowance for Loan Losses	3	671	—	124	562	519

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	Agency Services Inc	Agents Service Corp	Allstate Investors Corp	American Funding Limited	American Mortgage and Investment Services Inc	American Premium Finance Corp
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	—	—	1	1	1	—
Insurance Premium Licenses Held	1	1	—	—	—	1
Mortgage Bankers Licenses Held	—	—	—	1	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	—	—	—	3,273	110	4
Total, Net Loans	—	350	—	9,802	103	348
Due from Parent or Affiliates	—	—	—	607	216	3
Other Accounts Receivables	—	—	—	4,326	799	—
Real Estate, Leaseholds, Furniture, Etc.	—	1	—	1,181	33	6
Other Assets	—	—	—	40,973	118	8
Total Assets	—	351	—	60,162	1,379	369
Liabilities and Equity						
Loans and Notes Payable	—	179	—	3,533	—	—
Due to Parent and Affiliates or Principals	—	19	—	31,750	—	97
Due to Individuals	—	14	—	—	—	19
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	—	70	—	2,162	519	212
Total Equity Capital	—	68	—	22,717	860	41
Total Liabilities and Capital	—	351	—	60,162	1,379	369
Detail of Loans						
Small Loans	—	—	—	1,595	—	—
Secondary Mortgage Loans	—	—	—	—	117	—
First Mortgage Loans	—	—	—	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	374	—	—	—	348
Other Loans	—	—	—	8,207	—	—
Subtotal All Loans	—	374	—	9,802	117	348
Less Allowance for Loan Losses	—	24	—	—	14	—

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	Amex Investment Corp.	AMGRO	Anchor Mortgage Services Inc.	Andover Financial Systems Inc.	Andrew Caruso, Jr. (Associated Investment Co.)	Approved Finance Company
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	—	1	1	1	1
Insurance Premium Licenses Held	—	1	—	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	1	—
Assets						
Cash on Hand and in Banks	42	81	3,023	5	63	14
Total, Net Loans	113	7,927	169,372	1	40	403
Due from Parent or Affiliates	—	60	—	69	47	491
Other Accounts Receivables	—	1,633	10,779	—	77	—
Real Estate, Leaseholds, Furniture, Etc.	12	40	2,637	—	300	—
Other Assets	22	25	47,379	—	120	89
Total Assets	189	9,766	233,190	75	647	997
Liabilities and Equity						
Loans and Notes Payable	—	6,839	—	—	68	—
Due to Parent and Affiliates or Principals	74	84	155,057	—	—	—
Due to Individuals	—	—	—	—	47	328
Mortgages and Other Borrowed Money	—	—	—	—	106	—
Other Liabilities	6	1,307	12,819	—	4	134
Total Equity Capital	109	1,536	65,314	75	422	535
Total Liabilities and Capital	189	9,766	233,190	75	647	997
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	113	—	—	1	—	415
First Mortgage Loans	—	—	72,606	—	—	—
Sales Finance Contracts	—	7,977	—	—	40	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	—	97,362	—	—	—
Subtotal All Loans	113	7,977	169,968	1	40	415
Less Allowance for Loan Losses	—	50	596	—	—	12

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	Approved Premium Funding Inc.	Arrow Finance Company	Arrow Financial Services	Associates Financial Services Company of NJ	Astrum Funding Corp.	Atlantic Capital Corp.
Small Loan Licenses Held	—	1	—	—	—	—
Second Mortgage Licenses Held	—	1	2	8	1	1
Insurance Premium Licenses Held	1	—	—	—	—	—
Mortgage Bankers Licenses Held	—	—	1	—	—	—
Sales Finance Licenses Held	—	—	—	8	—	—
Assets						
Cash on Hand and in Banks	(2)	113	92	83	—	100
Total, Net Loans	69	989	12	9,951	2	—
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	—	—	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	—	12	—	115	—	3
Other Assets	—	—	—	1,382	1	—
Total Assets	67	1,114	104	11,531	3	103
Liabilities and Equity						
Loans and Notes Payable	—	5	—	—	1	—
Due to Parent and Affiliates or Principals	64	—	—	10,903	—	—
Due to Individuals	—	820	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	9	21	4	32	—	2
Total Equity Capital	(6)	268	100	596	2	101
Total Liabilities and Capital	67	1,114	104	11,531	3	103
Detail of Loans						
Small Loans	—	832	—	9,173	—	—
Secondary Mortgage Loans	—	185	12	—	—	—
First Mortgage Loans	—	—	—	—	—	—
Sales Finance Contracts	—	—	—	824	—	—
Insurance Premium Finance Contracts	69	—	—	—	—	—
Other Loans	—	—	—	451	2	—
Subtotal All Loans	69	1,017	12	10,448	2	—
Less Allowance for Loan Losses	—	28	—	497	—	—

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	Atlantic Premium Finance Company,Inc.	Atlantis Mortgage Company, Inc.	Automated Premium Services Inc.	Avco Financial Services (New Jersey)	Bankers Mortgage Company	Bay City Mortgage Corporation
Small Loan Licenses Held	—	—	—	42	—	—
Second Mortgage Licenses Held	—	1	—	42	1	1
Insurance Premium Licenses Held	1	1	1	—	—	—
Mortgage Bankers Licenses Held	—	1	—	7	1	—
Sales Finance Licenses Held	—	—	—	43	—	—
Assets						
Cash on Hand and in Banks	39	30	10	600	409	108
Total, Net Loans	8	59	3,082	499,028	1,928	155
Due from Parent or Affiliates	—	—	—	—	813	—
Other Accounts Receivables	—	—	—	1,359	2	—
Real Estate, Leaseholds, Furniture, Etc.	14	33	11	6,469	2,985	211
Other Assets	—	2	—	4,904	635	67
Total Assets	61	124	3,103	512,360	6,772	541
Liabilities and Equity						
Loans and Notes Payable	—	—	2,043	—	1,829	75
Due to Parent and Affiliates or Principals	53	—	—	504,044	—	21
Due to Individuals	—	1	812	—	141	71
Mortgages and Other Borrowed Money	—	—	—	—	2,131	46
Other Liabilities	—	12	169	1,381	151	153
Total Equity Capital	8	111	79	6,935	2,520	175
Total Liabilities and Capital	61	124	3,103	512,360	6,772	541
Detail of Loans						
Small Loans	—	—	—	55,005	—	—
Secondary Mortgage Loans	—	—	—	52,101	1,428	126
First Mortgage Loans	—	59	—	9,591	500	28
Sales Finance Contracts	—	—	—	7,790	—	—
Insurance Premium Finance Contracts	8	—	3,082	—	—	—
Other Loans	—	—	—	393,071	—	—
Subtotal All Loans	8	59	3,082	517,558	1,928	155
Less Allowance for Loan Losses	—	—	—	18,530	—	—

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	Beneficial New Jersey Inc.	Borg Warner Insurance Finance Corp.	Bronx Credit Corp.	Budget Easy Inc.	Burlington Finance Company	CAFCO Inc.
Small Loan Licenses Held	36	—	—	—	—	—
Second Mortgage Licenses Held	36	—	—	—	—	—
Insurance Premium Licenses Held	—	1	1	1	1	1
Mortgage Bankers Licenses Held	36	—	—	—	—	—
Sales Finance Licenses Held	36	—	—	—	—	—
Assets						
Cash on Hand and in Banks	314	3,017	4	152	79	4
Total, Net Loans	165,067	175,438	59	651	55	18
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	—	—	—	—	—	2
Real Estate, Leaseholds, Furniture, Etc.	1,345	1,054	9	—	4	—
Other Assets	211	156	—	—	19	4
Total Assets	166,937	179,665	72	803	157	28
Liabilities and Equity						
Loans and Notes Payable	—	—	—	—	—	—
Due to Parent and Affiliates or Principals	148,410	166,780	8	554	—	3
Due to Individuals	—	—	57	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	1,170	5,023	—	32	97	6
Total Equity Capital	17,357	7,862	7	217	60	19
Total Liabilities and Capital	166,937	179,665	72	803	157	28
Detail of Loans						
Small Loans	63,553	—	59	—	—	—
Secondary Mortgage Loans	73,210	—	—	—	—	—
First Mortgage Loans	26,665	—	—	—	—	—
Sales Finance Contracts	7,519	—	—	—	55	—
Insurance Premium Finance Contracts	—	—	—	652	—	18
Other Loans	727	175,438	—	—	—	—
Subtotal All Loans	171,674	175,438	59	652	55	18
Less Allowance for Loan Losses	6,607	—	—	1	—	—

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	Canawill Consumer Discount Company	Capitol Premium Plan Inc.	Cenlar Home Funding Inc.	Chase Manhattan Financial Services Inc., NJ	Chelsea Financial Services	Chrysler First Financial Services Corp.
Small Loan Licenses Held	—	—	—	—	—	5
Second Mortgage Licenses Held	—	—	—	3	1	5
Insurance Premium Licenses Held	1	15	—	—	—	—
Mortgage Bankers Licenses Held	—	—	—	3	—	5
Sales Finance Licenses Held	—	—	—	3	—	5
Assets						
Cash on Hand and in Banks	—	200	5,391	390	55	—
Total, Net Loans	15,152	18,950	—	22,250	—	121
Due from Parent or Affiliates	1,028	—	672	—	—	—
Other Accounts Receivables	—	221	—	130	—	2
Real Estate, Leaseholds, Furniture, Etc.	7	117	1,652	102	440	—
Other Assets	10,083	128	269	1	10	3
Total Assets	26,270	19,616	7,984	22,873	505	126
Liabilities and Equity						
Loans and Notes Payable	—	—	—	—	15	—
Due to Parent and Affiliates or Principals	6,582	16,307	—	22,505	—	122
Due to Individuals	—	—	4,782	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	263	—
Other Liabilities	5,401	1,968	2,229	522	—	1
Total Equity Capital	14,287	1,341	973	(154)	227	3
Total Liabilities and Capital	26,270	19,616	7,984	22,873	505	126
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	—	—	—	835	—	82
First Mortgage Loans	—	—	—	21,358	—	38
Sales Finance Contracts	—	—	—	57	—	2
Insurance Premium Finance Contracts	2,259	463	—	—	—	—
Other Loans	13,626	19,398	—	—	—	—
Subtotal All Loans	15,885	19,861	—	22,250	—	123
Less Allowance for Loan Losses	733	911	—	—	—	2

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	CIT Financial Services Inc.	Citicorp Person to Person Financial Center Inc.	Colonial Financial Acceptance Inc.	Commercial Credit Corporation	Commonwealth Mortgage Corporation of America	Community Finance Inc.
Small Loan Licenses Held	8	—	—	2	—	1
Second Mortgage Licenses Held	8	1	1	2	—	1
Insurance Premium Licenses Held	—	—	1	—	1	—
Mortgage Bankers Licenses Held	6	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	1
Assets						
Cash on Hand and in Banks	16	342	10	—	5	105
Total, Net Loans	50,498	2,362	—	—	380	3,536
Due from Parent or Affiliates	—	—	40	—	—	—
Other Accounts Receivables	395	—	—	—	91	—
Real Estate, Leaseholds, Furniture, Etc.	5	358	2	—	9	41
Other Assets	—	31,788	—	—	160	126
Total Assets	50,914	34,850	52	—	645	3,808
Liabilities and Equity						
Loans and Notes Payable	—	—	—	—	22	580
Due to Parent and Affiliates or Principals	49,487	24,553	—	—	445	196
Due to Individuals	—	—	—	—	—	2,095
Mortgages and Other Borrowed Money	—	—	—	—	—	60
Other Liabilities	—	4,910	—	—	47	607
Total Equity Capital	1,427	5,387	52	—	129	270
Total Liabilities and Capital	50,914	34,850	52	—	645	3,808
Detail of Loans						
Small Loans	43	—	—	—	—	1,231
Secondary Mortgage Loans	45,220	2,381	—	—	—	25
First Mortgage Loans	5,760	—	—	—	28	—
Sales Finance Contracts	—	—	—	—	—	2,352
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	—	—	—	352	—
Subtotal All Loans	51,023	2,381	—	—	380	3,608
Less Allowance for Loan Losses	525	19	—	—	—	72

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	Consumers Financial Services of Morris County	Conti Realty & Mortgage Company	Corestates Finance of New Jersey Inc.	Countrywide Funding Corp.	Courtesy Financial Services Inc.	Creative Mortgage Resources
Small Loan Licenses Held	1	—	1	—	—	—
Second Mortgage Licenses Held	1	1	1	—	1	1
Insurance Premium Licenses Held	—	—	—	—	—	—
Mortgage Bankers Licenses Held	—	1	—	1	1	—
Sales Finance Licenses Held	—	—	1	—	1	—
Assets						
Cash on Hand and in Banks	113	5	1	—	15	—
Total, Net Loans	1,513	979	8,432	4,447	820	—
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	700	—	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	1	—	101	25	12	—
Other Assets	—	—	238	7,112	2	843
Total Assets	2,327	984	8,772	11,584	849	843
Liabilities and Equity						
Loans and Notes Payable	5	217	—	5,731	—	—
Due to Parent and Affiliates or Principals	—	—	8,646	—	624	—
Due to Individuals	1,559	—	—	—	—	—
Mortgages and Other Borrowed Money	—	539	—	5,366	—	—
Other Liabilities	195	1	13	280	68	186
Total Equity Capital	568	227	113	207	157	657
Total Liabilities and Capital	2,327	984	8,772	11,584	849	843
Detail of Loans						
Small Loans	1,435	—	5,453	—	—	—
Secondary Mortgage Loans	108	427	1,969	—	534	—
First Mortgage Loans	—	226	—	4,447	33	—
Sales Finance Contracts	—	—	1,175	—	291	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	326	—	—	—	—
Subtotal All Loans	1,543	979	8,597	4,447	858	—
Less Allowance for Loan Losses	30	—	165	—	38	—

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	Credithrift	D.J.Z. Inc.	Dynamic Financing Inc.	Emergency Mortgage Associates	Equitable Loan Service of Elizabeth	Family Financial Services Inc.
Small Loan Licenses Held	2	—	—	—	1	—
Second Mortgage Licenses Held	2	—	—	1	—	1
Insurance Premium Licenses Held	—	1	1	—	—	—
Mortgage Bankers Licenses Held	1	—	—	—	—	1
Sales Finance Licenses Held	2	—	—	—	—	—
Assets						
Cash on Hand and in Banks	9	8	—	61	16	149
Total, Net Loans	6,725	6	—	—	943	—
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	—	—	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	18	—	—	422	29	533
Other Assets_	6	—	—	138	—	14
Total Assets	6,758	14	—	621	988	696
Liabilities and Equity						
Loans and Notes Payable	—	—	—	133	665	—
Due to Parent and Affiliates or Principals	6,231	—	—	—	—	—
Due to Individuals	—	—	—	—	49	—
Mortgages and Other Borrowed Money	—	—	—	—	—	338
Other Liabilities	75	1	—	—	2	—
Total Equity Capital	452	13	—	488	272	358
Total Liabilities and Capital	6,758	14	—	621	988	696
Detail of Loans						
Small Loans	2,443	—	—	—	955	—
Secondary Mortgage Loans	3,889	—	—	—	—	—
First Mortgage Loans	108	—	—	—	—	—
Sales Finance Contracts	442	6	—	—	—	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	1	—	—	—	—	—
Subtotal All Loans	6,883	6	—	—	955	—
Less Allowance for Loan Losses	158	—	—	—	12	—

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	Family Premium Finance	Federal Mortgage & Investment Corp.	Finance One of New Jersey Inc.	Financial Security Mortgage Company, Inc.	First (1st) Second Mortgage Co. of NJ Inc.	First American Financial Corp.
Small Loan Licenses Held	—	—	12	—	—	—
Second Mortgage Licenses Held	—	1	12	1	1	1
Insurance Premium Licenses Held	1	—	—	—	—	—
Mortgage Bankers Licenses Held	—	1	4	—	—	—
Sales Finance Licenses Held	—	1	12	—	—	—
Assets						
Cash on Hand and in Banks	49	219	20	155	384	48
Total, Net Loans	19	259	45,786	3,299	12,047	79
Due from Parent or Affiliates	34	—	—	—	—	—
Other Accounts Receivables	—	—	490	68	71	—
Real Estate, Leaseholds, Furniture, Etc.	19	45	248	—	236	—
Other Assets	—	2	26	—	37	44
Total Assets	121	525	46,570	3,522	12,775	171
Liabilities and Equity						
Loans and Notes Payable	2	26	—	3,150	99	—
Due to Parent and Affiliates or Principals	—	—	39,604	188	—	87
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	11,779	—
Other Liabilities	6	61	1,199	105	377	—
Total Equity Capital	113	438	5,767	79	520	84
Total Liabilities and Capital	121	525	46,570	3,522	12,775	171
Detail of Loans						
Small Loans	—	—	24,359	—	—	—
Secondary Mortgage Loans	—	21	15,385	3,188	—	79
First Mortgage Loans	—	—	1,201	—	12,047	—
Sales Finance Contracts	—	238	6,278	—	—	—
Insurance Premium Finance Contracts	19	—	—	—	—	—
Other Loans	—	—	—	111	—	—
Subtotal All Loans	19	259	47,223	3,299	12,047	79
Less Allowance for Loan Losses	—	—	1,437	—	—	—

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	First Central Mortgage Services Inc.	First Colonial Mortgage Inc.	First Federal Financial Services LTD., Inc.	First Jersey Financial Corp.	First Jersey Funding Corp.	First Jersey Service Corp.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	4	4	1	1
Insurance Premium Licenses Held	—	—	—	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	1	—	—
Assets						
Cash on Hand and in Banks	150	10	—	180	104	398
Total, Net Loans	—	427	17	4	1,515	—
Due from Parent or Affiliates	—	—	—	23	—	—
Other Accounts Receivables	—	—	—	38	19	—
Real Estate, Leaseholds, Furniture, Etc.	220	40	—	9	—	—
Other Assets	5	28	—	53	354	74
Total Assets	375	505	17	307	1,992	472
Liabilities and Equity						
Loans and Notes Payable	—	42	17	71	250	—
Due to Parent and Affiliates or Principals	—	—	—	—	165	—
Due to Individuals	—	49	—	—	174	—
Mortgages and Other Borrowed Money	20	—	—	—	802	—
Other Liabilities	—	270	—	60	354	2
Total Equity Capital	355	144	—	176	247	470
Total Liabilities and Capital	375	505	17	307	1,992	472
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	—	380	—	4	1,358	—
First Mortgage Loans	—	47	17	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	—	—	—	157	—
Subtotal All Loans	—	427	17	4	1,515	—
Less Allowance for Loan Losses	—	—	—	—	—	—

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	First MIS Inc.	First Mutual Corp.	First Mutual Loans	First National Fidelity Corp.	First National Mortgage of NJ Inc.	Fleet Finance Inc.
Small Loan Licenses Held	—	—	1	—	—	—
Second Mortgage Licenses Held	—	1	—	1	6	1
Insurance Premium Licenses Held	1	—	—	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	1	—
Sales Finance Licenses Held	—	—	—	—	—	1
Assets						
Cash on Hand and in Banks	9	—	2,307	45	53	13
Total, Net Loans	1,961	11	—	3,072	—	24,565
Due from Parent or Affiliates	—	—	29,839	—	—	—
Other Accounts Receivables	—	—	—	24	21	—
Real Estate, Leaseholds, Furniture, Etc.	—	—	—	—	155	40
Other Assets	1	—	—	—	79	1,311
Total Assets	1,971	11	32,146	3,141	308	25,929
Liabilities and Equity						
Loans and Notes Payable	—	11	—	460	11	—
Due to Parent and Affiliates or Principals	751	—	—	376	20	23,188
Due to Individuals	770	—	—	1,920	—	—
Mortgages and Other Borrowed Money	—	—	—	33	29	—
Other Liabilities	60	—	159	—	61	588
Total Equity Capital	390	1	31,987	352	187	2,153
Total Liabilities and Capital	1,971	11	32,146	3,141	308	25,929
Detail of Loans						
Small Loans	—	5	—	—	—	—
Secondary Mortgage Loans	—	5	—	3,135	—	20,955
First Mortgage Loans	—		—	—	—	4,074
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	1,971	1	—	—	—	—
Other Loans	—		—	—	—	11
Subtotal All Loans	1,971	11	—	3,135	—	25,040
Less Allowance for Loan Losses	10	—	—	63	—	475

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	Forest Mortgage & Investment Company	Fort Lee Finance Company Inc.	Franklin Financing Services John T. Costa	Glen Mauro Jr.	Global Premium Finance	Globe Mortgage
Small Loan Licenses Held	—	1	—	1	—	—
Second Mortgage Licenses Held	1	1	—	1	—	1
Insurance Premium Licenses Held	—	—	1	—	1	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	1	—	—
Assets						
Cash on Hand and in Banks	3	40	35	160	20	1
Total, Net Loans	219	441	5	70	130	76
Due from Parent or Affiliates	—	243	—	—	—	—
Other Accounts Receivables	1	—	—	—	21	—
Real Estate, Leaseholds, Furniture, Etc.	45	30	—	—	11	1
Other Assets	60	78	—	1,283	—	5
Total Assets	328	832	40	1,513	182	83
Liabilities and Equity						
Loans and Notes Payable	—	108	—	60	—	66
Due to Parent and Affiliates or Principals	—	—	1	—	—	3
Due to Individuals	—	889	—	—	13	—
Mortgages and Other Borrowed Money	154	—	—	634	—	—
Other Liabilities	—	24	—	—	112	5
Total Equity Capital	174	(188)	39	819	57	9
Total Liabilities and Capital	328	832	40	1,513	182	83
Detail of Loans						
Small Loans	—	406	—	—	—	—
Secondary Mortgage Loans	4	48	—	—	—	—
First Mortgage Loans	—	—	—	70	—	76
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	5	—	130	—
Other Loans	215	—	—	—	—	—
Subtotal All Loans	219	454	5	70	130	76
Less Allowance for Loan Losses	—	12	—	—	—	—

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	GMAC Mortgage Corp. of PA	Golden Financial Services Inc.	Goldome Premium Finance Inc.	Greatamerican Mortgage Corp.	Grove Mortgage	H and N Associates
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	—	1	1	1
Insurance Premium Licenses Held	—	—	1	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	17	100	1,643	34	17	25
Total, Net Loans	780	—	18,085	107	593	80
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	108	—	158	26	—	—
Real Estate, Leaseholds, Furniture, Etc.	10	—	232	—	—	—
Other Assets	296	—	132	44	—	—
Total Assets	1,211	100	20,250	211	610	105
Liabilities and Equity						
Loans and Notes Payable	1,018	—	—	74	—	—
Due to Parent and Affiliates or Principals	—	—	16,140	—	—	—
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	53
Other Liabilities	22	—	2,142	17	—	—
Total Equity Capital	171	100	1,968	120	610	52
Total Liabilities and Capital	1,211	100	20,250	211	610	105
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	780	—	—	107	217	80
First Mortgage Loans	—	—	—	—	71	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	3,977	—	—	—
Other Loans	—	—	14,828	—	305	—
Subtotal All Loans	780	—	18,805	107	593	80
Less Allowance for Loan Losses	—	—	720	—	—	—

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	Horizon Credit Corp.	Household Finance Corporation III	Hudson Mortgage Company Inc.	Imperial Premium Finance Inc.	INAC Corp.	INSFIN Credit Corp.
Small Loan Licenses Held	—	34	—	—	—	—
Second Mortgage Licenses Held	1	37	1	—	—	—
Insurance Premium Licenses Held	—	—	—	1	1	1
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	37	—	—	—	—
Assets						
Cash on Hand and in Banks	1,613	146	594	4	1,625	—
Total, Net Loans	191,899	148,142	6,792	211	86,577	42
Due from Parent or Affiliates	—	—	—	—	558	—
Other Accounts Receivables	—	—	76	—	108	—
Real Estate, Leaseholds, Furniture, Etc.	132	889	505	1	212	—
Other Assets	9,313	1,044	—	42	10	—
Total Assets	202,957	150,221	7,967	258	89,090	42
Liabilities and Equity						
Loans and Notes Payable	—	—	260	45	—	—
Due to Parent and Affiliates or Principals	189,980	150,221	—	—	2,762	—
Due to Individuals	—	—	—	—	—	36
Mortgages and Other Borrowed Money	—	—	5,121	158	—	—
Other Liabilities	4,381	—	40	4	81,548	1
Total Equity Capital	8,596	—	2,546	51	4,780	5
Total Liabilities and Capital	202,957	150,221	7,967	258	89,090	42
Detail of Loans						
Small Loans	—	47,213	—	—	—	—
Secondary Mortgage Loans	5,315	74,365	—	—	—	—
First Mortgage Loans	—	—	6,792	—	—	—
Sales Finance Contracts	—	9,914	—	211	—	—
Insurance Premium Finance Contracts	—	—	—	—	27,555	42
Other Loans	187,740	16,650	—	—	61,938	—
Subtotal All Loans	193,055	148,142	6,792	211	89,493	42
Less Allowance for Loan Losses	1,156	—	—	—	2,916	—

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	Insurance Financial Service	Insurance Market Finance Inc	Insured Credit Inc	Insured Financial Acceptance Corp	International Financial Services Inc	Investors and Lenders Ltd
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	—	—	1	1	—	1
Insurance Premium Licenses Held	1	1	—	—	1	—
Mortgage Bankers Licenses Held	—	—	—	—	—	1
Sales Finance Licenses Held	—	—	1	1	—	1
Assets						
Cash on Hand and in Banks	41	10	—	240	2	527
Total, Net Loans	69	511	1,411	1,620	262	34,285
Due from Parent or Affiliates	—	—	15	—	—	1,362
Other Accounts Receivables	—	—	—	66	—	125
Real Estate, Leaseholds, Furniture, Etc.	—	7	18	18	2	2,243
Other Assets	—	—	—	2	—	269
Total Assets	110	528	1,444	1,946	266	38,811
Liabilities and Equity						
Loans and Notes Payable	61	390	951	—	—	17,822
Due to Parent and Affiliates or Principals	4	—	—	2,035	151	11,316
Due to Individuals	—	10	163	—	—	4,570
Mortgages and Other Borrowed Money	—	—	—	—	—	1,282
Other Liabilities	29	115	160	68	59	1,012
Total Equity Capital	16	13	170	(157)	56	2,805
Total Liabilities and Capital	110	528	1,444	1,946	266	38,811
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	—	—	150	—	—	6,032
First Mortgage Loans	—	—	—	—	—	28,253
Sales Finance Contracts	—	—	1,287	1,120	—	—
Insurance Premium Finance Contracts	69	511	—	—	262	—
Other Loans	—	—	—	500	—	—
Subtotal All Loans	69	511	1,437	1,620	262	34,285
Less Allowance for Loan Losses	—	—	26	—	—	—

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	ISL Mortgage Corporation	Ivy Mortgage Corporation	J I Kislak Mortgage Corporation	J.S. Braddock Agency (Insurance Needs Secured)	J.S. Financial Mortgage Corp	Jefferson Loan Company Inc
Small Loan Licenses Held	—	—	—	—	—	1
Second Mortgage Licenses Held	1	1	—	—	1	1
Insurance Premium Licenses Held	—	—	—	1	—	—
Mortgage Bankers Licenses Held	1	—	2	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	—	2	4,631	6	2	35
Total, Net Loans	245,023	—	57,253	67	241	2,573
Due from Parent or Affiliates	—	113	—	—	15	—
Other Accounts Receivables	—	—	4,690	—	—	2
Real Estate, Leaseholds, Furniture, Etc.	85	—	1,336	—	9	65
Other Assets	—	2	8,730	—	25	—
Total Assets	245,108	117	76,640	73	292	2,675
Liabilities and Equity						
Loans and Notes Payable	75,710	—	53,810	4	—	730
Due to Parent and Affiliates or Principals	85	—	1,920	—	—	82
Due to Individuals	—	—	—	—	—	1,681
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	168,313	—	6,540	64	153	91
Total Equity Capital	1,000	117	14,730	5	139	91
Total Liabilities and Capital	245,108	117	76,640	73	292	2,675
Detail of Loans						
Small Loans	—	—	—	—	—	1,511
Secondary Mortgage Loans	—	—	—	—	241	1,073
First Mortgage Loans	245,023	—	10,931	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	—	67	—	—
Other Loans	—	—	47,096	—	—	—
Subtotal All Loans	245,023	—	58,027	67	241	2,584
Less Allowance for Loan Losses	—	—	774	—	—	11

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	Jersey Premium Installment Co., Inc.	Kennedy Acceptance Corp.	Kenwood Associates	Kings Premium Service Corp.	Leone Home Finance Corp. t/a American Mortgage Inc.	Liberal Finance Service
Small Loan Licenses Held	—	—	—	—	—	1
Second Mortgage Licenses Held	—	1	1	—	1	1
Insurance Premium Licenses Held	1	—	—	1	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	1
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	6	4	4	—	40	307
Total, Net Loans	36	—	—	123	1,881	2,140
Due from Parent or Affiliates	—	—	—	—	37	—
Other Accounts Receivables	—	50	—	—	61	16
Real Estate, Leaseholds, Furniture, Etc.	5	10	—	—	63	29
Other Assets	—	—	—	—	19	16
Total Assets	47	64	4	123	2,101	2,508
Liabilities and Equity						
Loans and Notes Payable	—	—	—	—	1,355	650
Due to Parent and Affiliates or Principals	47	—	—	123	—	—
Due to Individuals	—	—	—	—	349	1,330
Mortgages and Other Borrowed Money	—	—	—	—	254	—
Other Liabilities	—	—	—	—	14	126
Total Equity Capital	—	64	4	—	129	402
Total Liabilities and Capital	47	64	4	123	2,101	2,508
Detail of Loans						
Small Loans	—	—	—	—	—	1,541
Secondary Mortgage Loans	—	—	—	—	—	550
First Mortgage Loans	—	—	—	—	1,881	132
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	36	—	—	123	—	—
Other Loans	—	—	—	—	—	—
Subtotal All Loans	36	—	—	123	1,881	2,222
Less Allowance for Loan Losses	—	—	—	—	—	82

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	Lion Funding Service	Manchester Financial Group	Manufacturers Hanover Financial Services of New Jersey	Mar San Finance Company Inc.	Margaretten & Company Inc.	Marifico Inc.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	1	—	1	—
Insurance Premium Licenses Held	—	—	—	1	—	1
Mortgage Bankers Licenses Held	2	—	1	—	—	—
Sales Finance Licenses Held	—	—	1	—	—	—
Assets						
Cash on Hand and in Banks	650	213	—	14	5,577	3
Total, Net Loans	26,616	15,669	33,189	35	590,501	343
Due from Parent or Affiliates	290	2,026	—	13	—	—
Other Accounts Receivables	411	—	133	—	15,544	—
Real Estate, Leaseholds, Furniture, Etc.	240	117	32	1	8,730	—
Other Assets	150	130	—	—	38,349	—
Total Assets	28,357	18,155	33,354	63	658,701	346
Liabilities and Equity						
Loans and Notes Payable	26,718	16,055	—	10	573,921	—
Due to Parent and Affiliates or Principals	—	361	30,385	42	7,123	3
Due to Individuals	—	350	—	3	—	311
Mortgages and Other Borrowed Money	11	—	—	—	1,204	—
Other Liabilities	670	528	613	—	17,689	15
Total Equity Capital	958	861	2,356	8	58,764	17
Total Liabilities and Capital	28,357	18,155	33,354	63	658,701	346
Detail of Loans						
Small Loans	—	15,669	—	—	—	—
Secondary Mortgage Loans	—	—	17,932	—	—	—
First Mortgage Loans	1,155	—	5,276	—	46,593	—
Sales Finance Contracts	25,461	—	10,508	—	—	—
Insurance Premium Finance Contracts	—	—	—	33	—	343
Other Loans	—	—	—	2	543,908	—
Subtotal All Loans	26,616	15,669	33,716	35	590,501	343
Less Allowance for Loan Losses	—	—	527	—	—	—

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	Marine Midland Mortgage Corp.	Mayfair Capital Corp.	Mayfair Capital Corporation	McGrane Mortgage Company	Mercury Inc.	Meredith Financial Services
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	2	—	1	1	1
Insurance Premium Licenses Held	—	—	1	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	66	—	3	325	—	75
Total, Net Loans	7,198	51	20	953	244	24
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	76	71	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	68	—	90	17	114	—
Other Assets	10,424	—	126	4	—	—
Total Assets	17,831	122	239	1,299	358	99
Liabilities and Equity						
Loans and Notes Payable	—	—	45	—	54	24
Due to Parent and Affiliates or Principals	13,539	—	—	—	—	—
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	435	7	—	—	—	—
Total Equity Capital	117	115	194	1,299	304	75
Total Liabilities and Capital	17,831	122	239	1,299	358	99
Detail of Loans						
Small Loans	—	—	—	—	110	—
Secondary Mortgage Loans	—	56	—	952	134	24
First Mortgage Loans	—	—	—	1	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	20	—	—	—
Other Loans	7,395	—	—	—	—	—
Subtotal All Loans	7,395	56	20	953	244	24
Less Allowance for Loan Losses	197	5	—	—	—	—

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	Meritor Credit Corporation	Meritor Mortgage Corporation East	Meyer Zendall Corp.	MFC of New York Inc.	Mid Penn National Company	Mony Credit Corporation
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	1	—	1	1
Insurance Premium Licenses Held	—	—	—	1	—	1
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	—	1	22	75	7	134
Total, Net Loans	58,257	166	454	—	255	61,146
Due from Parent or Affiliates	—	—	—	—	—	174
Other Accounts Receivables	—	26	—	—	—	232
Real Estate, Leaseholds, Furniture, Etc.	36	7	—	—	—	119
Other Assets	258	54	—	—	1	162
Total Assets	58,551	254	476	75	263	61,967
Liabilities and Equity						
Loans and Notes Payable	1,077	213	—	—	62	20,000
Due to Parent and Affiliates or Principals	51,031	4	—	—	10	35,615
Due to Individuals	—	5	—	—	2	—
Mortgages and Other Borrowed Money	—	—	102	—	—	—
Other Liabilities	—	1	3	—	—	130
Total Equity Capital	6,443	31	371	75	189	6,222
Total Liabilities and Capital	58,551	254	476	75	263	61,967
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	59,452	—	454	—	263	—
First Mortgage Loans	—	18	—	—	—	443
Sales Finance Contracts	—	—	—	—	—	60,765
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	149	—	—	—	—
Subtotal All Loans	59,452	167	454	—	263	61,208
Less Allowance for Loan Losses	1,195	1	—	—	8	62

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	Mortgage Market Inc.	Mortgage Services of America	Motor Club of America Finance Company	Multi Mortgage Services	Muriel G. Meskin The Meskin Trust	New England Mutual Association Budget Plan Inc.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	—	1	1	—
Insurance Premium Licenses Held	—	—	1	1	—	1
Mortgage Bankers Licenses Held	—	1	—	—	—	—
Sales Finance Licenses Held	—	—	1	—	—	—
Assets						
Cash on Hand and in Banks	19	349	301	5	10	—
Total, Net Loans	8,287	18,779	8,834	—	112	19
Due from Parent or Affiliates	—	—	—	100	—	—
Other Accounts Receivables	—	525	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	39	502	16	3	20	—
Other Assets	177	7,420	—	5	83	—
Total Assets	8,522	27,575	9,151	113	225	19
Liabilities and Equity						
Loans and Notes Payable	1,235	3,693	4,075	1	—	—
Due to Parent and Affiliates or Principals	—	13,032	2,077	—	—	13
Due to Individuals	6,676	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	187	—	—	—
Other Liabilities	177	8,421	—	—	—	1
Total Equity Capital	434	2,429	2,812	112	225	5
Total Liabilities and Capital	8,522	27,575	9,151	113	225	19
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	3,950	—	—	—	39	—
First Mortgage Loans	4,337	16,684	3,622	—	—	—
Sales Finance Contracts	—	—	744	—	—	—
Insurance Premium Finance Contracts	—	—	4,633	—	—	—
Other Loans	—	2,095	—	—	73	19
Subtotal All Loans	8,287	18,779	8,999	—	112	19
Less Allowance for Loan Losses	—	—	165	—	—	—

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	New Jersey Mortgage & Investment Corp.	Newport Mortgage and Investment Corporation	NIA, Inc. (National insurance acceptance)	Norstar Mortgage Corporation	Northwest Mortgage Company Inc.	Norwest Financial New Jersey Inc.
Small Loan Licenses Held	—	—	—	—	—	9
Second Mortgage Licenses Held	1	1	—	1	1	9
Insurance Premium Licenses Held	—	—	1	—	—	—
Mortgage Bankers Licenses Held	1	—	—	—	—	8
Sales Finance Licenses Held	1	—	—	—	—	9
Assets						
Cash on Hand and in Banks	49	73	2	—	—	32
Total, Net Loans	4,096	100	523	335	67	23,676
Due from Parent or Affiliates	2,327	—	—	—	—	—
Other Accounts Receivables	—	—	—	—	—	9
Real Estate, Leaseholds, Furniture, Etc.	261	5	53	2	—	167
Other Assets	241	2	—	15	2	—
Total Assets	6,974	180	578	352	69	23,884
Liabilities and Equity						
Loans and Notes Payable	75	—	478	174	67	—
Due to Parent and Affiliates or Principals	100	74	—	148	—	20,212
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	266	—	15	13	—	852
Total Equity Capital	6,533	106	85	17	2	2,820
Total Liabilities and Capital	6,974	180	578	352	69	23,884
Detail of Loans						
Small Loans	25	—	—	—	67	9,136
Secondary Mortgage Loans	1,915	100	—	335	—	7,962
First Mortgage Loans	2,176	—	—	—	—	1,812
Sales Finance Contracts	—	—	—	—	—	5,323
Insurance Premium Finance Contracts	—	—	448	—	—	—
Other Loans	—	—	75	—	—	268
Subtotal All Loans	4,116	100	523	335	67	24,501
Less Allowance for Loan Losses	20	—	—	—	—	825

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	Ocasco Budget Inc.	Ochopee Finance Corp.	Paragon Funding Corp.	Parkway Mortgage Inc.	Penco Finance Company	Pioneer Finance and Mortgage Inc.
Small Loan Licenses Held	—	—	—	—	—	1
Second Mortgage Licenses Held	—	—	1	1	—	—
Insurance Premium Licenses Held	1	1	—	—	1	1
Mortgage Bankers Licenses Held	—	—	1	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	108	403	141	191	(93)	36
Total, Net Loans	1,299	840	207	5,235	1,654	1,048
Due from Parent or Affiliates	—	—	—	—	—	—
Other Accounts Receivables	—	154	175	—	—	91
Real Estate, Leaseholds, Furniture, Etc.	—	—	17	64	—	104
Other Assets	—	—	1	694	120	24
Total Assets	1,407	1,397	541	6,184	1,681	1,303
Liabilities and Equity						
Loans and Notes Payable	—	794	199	4,770	1,009	216
Due to Parent and Affiliates or Principals	280	—	—	—	192	65
Due to Individuals	—	—	—	—	—	876
Mortgages and Other Borrowed Money	—	—	68	—	—	—
Other Liabilities	452	—	15	1,014	29	10
Total Equity Capital	675	603	259	400	451	136
Total Liabilities and Capital	1,407	1,397	541	6,184	1,681	1,303
Detail of Loans						
Small Loans	—	—	—	—	—	1,048
Secondary Mortgage Loans	—	—	17	5,235	—	—
First Mortgage Loans	—	—	190	—	—	—
Sales Finance Contracts	—	840	—	—	—	—
Insurance Premium Finance Contracts	1,299	—	—	—	1,681	—
Other Loans	—	—	—	—	—	—
Subtotal All Loans	1,299	840	207	5,235	1,681	1,048
Less Allowance for Loan Losses	—	—	—	—	27	—

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	Pioneer Finance and Mortgage Co. Inc.	Preferred Payment Plan Inc.	Premium Budget Inc.	Progressive Premium Budget Inc.	R.L.I. Inc.	Ray Plaza Agency
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	—	—	—	—	—
Insurance Premium Licenses Held	1	1	1	1	1	1
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	1	—
Assets						
Cash on Hand and in Banks	47	56	6	64	15	28
Total, Net Loans	677	611	72	8,809	268	52
Due from Parent or Affiliates	1	—	—	3,489	—	—
Other Accounts Receivables	20	—	—	—	—	—
Real Estate, Leaseholds, Furniture, Etc.	9	—	—	—	—	—
Other Assets	98	—	—	—	—	—
Total Assets	852	667	78	12,362	283	80
Liabilities and Equity						
Loans and Notes Payable	695	305	—	—	207	—
Due to Parent and Affiliates or Principals	35	350	60	10,641	45	—
Due to Individuals	—	—	—	—	—	34
Mortgages and Other Borrowed Money	—	—	—	—	—	52
Other Liabilities	27	4	4	180	33	—
Total Equity Capital	95	8	14	1,541	(2)	(6)
Total Liabilities and Capital	852	667	78	12,362	283	80
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	677	—	—	—	—	—
First Mortgage Loans	—	—	—	—	—	—
Sales Finance Contracts	—	611	—	—	133	—
Insurance Premium Finance Contracts	—	—	72	21	135	52
Other Loans	—	—	—	8,788	—	—
Subtotal All Loans	677	611	72	8,809	268	52
Less Allowance for Loan Losses	—	—	—	—	—	—

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	Relco	RES WA Inc.	Residential Financial Corp.	Rosemont Mortgage Inc.	Rosenthal and Rosenthal New Jersey Inc.	Salem Financial Corp.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	—	—	1	1	1	—
Insurance Premium Licenses Held	1	1	—	—	—	1
Mortgage Bankers Licenses Held	—	—	1	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	—	1	6,502	8	3	225
Total, Net Loans	—	26	91,477	490	335	191
Due from Parent or Affiliates	11	—	—	—	—	—
Other Accounts Receivables	—	—	6,606	—	—	17
Real Estate, Leaseholds, Furniture, Etc.	—	—	2,095	—	—	1
Other Assets	—	—	11,684	59	9	—
Total Assets	11	27	118,364	557	347	434
Liabilities and Equity						
Loans and Notes Payable	—	—	90,158	0	0	0
Due to Parent and Affiliates or Principals	—	—	—	287	—	30
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	20	—	—	—	—
Other Liabilities	—	2	12,435	1	117	6
Total Equity Capital	11	5	15,771	269	230	399
Total Liabilities and Capital	11	27	118,364	557	347	434
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	—	—	183	424	64	—
First Mortgage Loans	—	—	—	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	26	91,294	—	—	236
Other Loans	—	—	—	80	271	—
Subtotal All Loans	—	26	91,477	504	335	236
Less Allowance for Loan Losses	—	—	—	14	—	45

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	Scott Mortgage Co.	Sears Consumer Financial Corporation	Second National Fund of New Jersey	Security National Mortgage Inc.	Security Pacific Finance Corp.	Select Way Budget Plan, Inc.
Small Loan Licenses Held	—	—	—	—	15	—
Second Mortgage Licenses Held	1	14	1	1	16	—
Insurance Premium Licenses Held	—	—	—	—	—	5
Mortgage Bankers Licenses Held	—	—	—	1	14	—
Sales Finance Licenses Held	—	1	—	—	16	—
Assets						
Cash on Hand and in Banks	33	1,760	1	136	38	55
Total, Net Loans	—	—	81	—	61,794	3,241
Due from Parent or Affiliates	—	206	—	—	—	—
Other Accounts Receivables	—	19	—	—	707	—
Real Estate, Leaseholds, Furniture, Etc.	—	663	—	711	49	—
Other Assets	258	19,008	—	12	5	1
Total Assets	291	21,656	82	859	62,593	3,297
Liabilities and Equity						
Loans and Notes Payable	—	—	—	7	39	1,500
Due to Parent and Affiliates or Principals	—	75	13	—	60,155	—
Due to Individuals	—	—	—	3	—	230
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	8	2,325	4	23	115	145
Total Equity Capital	283	19,256	65	826	2,284	1,422
Total Liabilities and Capital	291	21,656	82	859	62,593	3,297
Detail of Loans						
Small Loans	—	—	—	—	17,405	—
Secondary Mortgage Loans	—	—	83	—	32,582	—
First Mortgage Loans	—	—	—	—	5,990	—
Sales Finance Contracts	—	—	—	—	3,526	—
Insurance Premium Finance Contracts	—	—	—	—	—	2,498
Other Loans	—	—	—	—	3,843	746
Subtotal All Loans	—	—	83	—	63,346	3,244
Less Allowance for Loan Losses	—	—	2	—	1,552	3

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	Shearson Lehman Mortgage Corporation	Shericorp	Somerset Finance Company	Somerset Financial Services	South Jersey Management Corp.	State Wide Capital Planning Inc.
Small Loan Licenses Held	—	—	1	—	—	—
Second Mortgage Licenses Held	1	1	—	1	1	1
Insurance Premium Licenses Held	—	—	—	—	—	—
Mortgage Bankers Licenses Held	—	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	1,444	81	—	27	193	78
Total, Net Loans	198,758	400	716	972	—	—
Due from Parent or Affiliates	25,087	—	—	—	—	—
Other Accounts Receivables	65,967	—	—	—	—	216
Real Estate, Leaseholds, Furniture, Etc.	2,584	42	—	—	6	103
Other Assets	65,287	3	26	—	49	208
Total Assets	359,127	526	742	999	248	605
Liabilities and Equity						
Loans and Notes Payable	131,083	—	378	—	—	128
Due to Parent and Affiliates or Principals	157,449	266	—	—	169	—
Due to Individuals	—	—	295	560	—	79
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	31,360	6	24	1	38	88
Total Equity Capital	39,235	254	45	438	41	310
Total Liabilities and Capital	359,127	526	742	999	248	605
Detail of Loans						
Small Loans	—	—	731	—	—	—
Secondary Mortgage Loans	—	413	—	982	—	—
First Mortgage Loans	—	—	—	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	198,758	—	—	—	11	—
Subtotal All Loans	198,758	413	731	982	11	—
Less Allowance for Loan Losses	—	13	15	—	11	—

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	Sterling Mortgage Ltd.	Strand Insurance Finance Co., Inc.	Suburban Mortgage Corporation	Sun Finance and Mortgage	The Dartmouth Plan Financial Corp.	The Dime Real Estate Services (New Jersey Inc.)
Small Loan Licenses Held	—	—	—	1	—	—
Second Mortgage Licenses Held	1	—	1	1	1	1
Insurance Premium Licenses Held	—	1	—	—	—	—
Mortgage Bankers Licenses Held	—	—	1	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	—
Assets						
Cash on Hand and in Banks	68	16	16	74	139	789
Total, Net Loans	—	1,474	789	1,967	161	37,196
Due from Parent or Affiliates	2	29	—	—	1,720	107
Other Accounts Receivables	—	—	2	—	—	120
Real Estate, Leaseholds, Furniture, Etc.	30	87	1	5	—	131
Other Assets	56	—	—	6	—	10
Total Assets	156	1,606	808	2,052	2,020	38,353
Liabilities and Equity						
Loans and Notes Payable	9	425	477	260	—	—
Due to Parent and Affiliates or Principals	—	23	—	—	231	33,975
Due to Individuals	—	431	—	1,344	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	5	330	39	61	237	3,333
Total Equity Capital	142	397	292	387	1,552	1,045
Total Liabilities and Capital	156	1,606	808	2,052	2,020	38,353
Detail of Loans						
Small Loans	—	—	—	762	—	—
Secondary Mortgage Loans	—	—	419	1,141	161	37,196
First Mortgage Loans	—	—	298	—	—	—
Sales Finance Contracts	—	1,508	—	—	—	—
Insurance Premium Finance Contracts	—	—	72	—	—	—
Other Loans	—	—	—	94	—	—
Subtotal All Loans	—	1,508	789	1,997	161	37,196
Less Allowance for Loan Losses	—	34	—	30	—	—

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES, SECONDARY MORTGAGE LOAN COMPANIES AND SMALL LOAN COMPANIES
AS OF
DECEMBER 31, 1986

	The Lomas and Nettleton Company	The Money Store	The Orange Lawn Mortgage Company, Inc.	The Three Brothers Realty Co. Inc.	Thrift Investment Corp.	Tifco Inc.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	1	1	1	—
Insurance Premium Licenses Held	—	—	—	—	—	1
Mortgage Bankers Licenses Held	—	—	—	—	1	—
Sales Finance Licenses Held	—	—	—	—	1	—
Assets						
Cash on Hand and in Banks	—	20,241	15	7	387	—
Total, Net Loans	663,652	42,310	193	646	18,174	12,822
Due from Parent or Affiliates	—	1,211	—	—	—	—
Other Accounts Receivables	201,927	315	—	20	52	—
Real Estate, Leaseholds, Furniture, Etc.	76,215	1,404	—	58	155	—
Other Assets	328,553	7,788	—	—	8	—
Total Assets	1,270,347	73,269	208	731	18,776	12,822
Liabilities and Equity						
Loans and Notes Payable	1,174,017	53,462	55	—	11,750	—
Due to Parent and Affiliates or Principals	—	—	—	395	—	3,106
Due to Individuals	—	6,694	25	—	1,956	—
Mortgages and Other Borrowed Money	—	740	—	—	—	—
Other Liabilities	18,102	7,302	—	4	1,639	—
Total Equity Capital	78,228	5,071	128	332	3,431	9,716
Total Liabilities and Capital	1,270,347	73,269	208	731	18,776	12,822
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	—	16,176	193	402	—	—
First Mortgage Loans	114,478	26,675	—	—	—	—
Sales Finance Contracts	—	—	—	—	18,706	—
Insurance Premium Finance Contracts	—	—	—	—	—	12,822
Other Loans	549,174	159	—	244	—	—
Subtotal All Loans	663,652	43,010	193	646	18,706	12,822
Less Allowance for Loan Losses	—	700	—	—	532	—

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES,
SECONDARY MORTGAGE LOAN COMPANIES AND SMALL LOAN COMPANIES
AS OF
DECEMBER 31, 1986

	Transamerica Financial Services Inc.	Travelers Mortgage Services Inc.	Trico Mortgage Company Inc.	Trinity Mortgage Corporation	Trioka Affiliates Inc.	United America Acceptance Corporation
Small Loan Licenses Held	2	—	—	—	—	—
Second Mortgage Licenses Held	2	1	1	3	1	—
Insurance Premium Licenses Held	—	—	—	2	—	1
Mortgage Bankers Licenses Held	—	1	—	1	—	—
Sales Finance Licenses Held	—	—	—	—	3	—
Assets						
Cash on Hand and in Banks	28	1	2	303	742	—
Total, Net Loans	15,618	233	67,370	—	55	3
Due from Parent or Affiliates	—	—	—	—	206	—
Other Accounts Receivables	—	25	2,305	279	—	—
Real Estate, Leaseholds, Furniture, Etc.	31	7	56	—	174	—
Other Assets	263	482	2,292	95	—	—
Total Assets	15,940	748	72,025	677	1,176	3
Liabilities and Equity						
Loans and Notes Payable	—	600	—	—	92	2
Due to Parent and Affiliates or Principals	16,314	—	66,550	—	—	—
Due to Individuals	—	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	119	39	5,057	105	—	1
Total Equity Capital	(493)	109	418	572	1,084	—
Total Liabilities and Capital	15,940	748	72,025	677	1,176	3
Detail of Loans						
Small Loans	1,712	—	—	—	—	—
Secondary Mortgage Loans	13,124	35	67,679	—	14	—
First Mortgage Loans	1,223	198	—	—	—	—
Sales Finance Contracts	—	—	—	—	—	—
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	—	—	—	—	41	3
Subtotal All Loans	16,059	233	67,679	—	55	3
Less Allowance for Loan Losses	441	—	309	—	—	—

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES,
SECONDARY MORTGAGE LOAN COMPANIES AND SMALL LOAN COMPANIES
AS OF
DECEMBER 31, 1986

	Unity Mortgage Services	Universal Mortgage Company Inc.	US Mortgage Corporation	Washington United Mortgage Corp.	Wells Fargo Credit Corporation	World Commercial Corp.
Small Loan Licenses Held	—	—	—	—	—	—
Second Mortgage Licenses Held	1	1	1	—	1	1
Insurance Premium Licenses Held	1	—	—	1	—	—
Mortgage Bankers Licenses Held	1	—	—	—	—	—
Sales Finance Licenses Held	—	—	—	—	—	1
Assets						
Cash on Hand and in Banks	79	1	—	2	(6)	88
Total, Net Loans	78	27	52	—	1,111	9
Due from Parent or Affiliates	—	78	—	205	—	1
Other Accounts Receivables	—	1	2	—	16	—
Real Estate, Leaseholds, Furniture, Etc.	382	—	1	—	19	11
Other Assets	1	1	9	4	9	—
Total Assets	540	108	64	211	1,148	109
Liabilities and Equity						
Loans and Notes Payable	—	—	3	—	—	27
Due to Parent and Affiliates or Principals	—	101	58	—	1,041	88
Due to Individuals	20	—	—	—	—	—
Mortgages and Other Borrowed Money	—	—	—	—	—	—
Other Liabilities	24	13	2	—	41	—
Total Equity Capital	496	(6)	1	211	66	(6)
Total Liabilities and Capital	540	108	64	211	1,148	109
Detail of Loans						
Small Loans	—	—	—	—	—	—
Secondary Mortgage Loans	15	27	—	—	—	2
First Mortgage Loans	—	—	52	—	—	—
Sales Finance Contracts	—	—	—	—	—	5
Insurance Premium Finance Contracts	—	—	—	—	—	—
Other Loans	63	—	—	—	1,124	2
Subtotal All Loans	78	27	52	—	1,124	9
Less Allowance for Loan Losses	—	—	—	—	13	—

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES,
SECONDARY MORTGAGE LOAN COMPANIES AND SMALL LOAN COMPANIES
AS OF
DECEMBER 31, 1986

	Yegen Equity Loan Corp.
Small Loan Licenses Held	—
Second Mortgage Licenses Held	1
Insurance Premium Licenses Held	—
Mortgage Bankers Licenses Held	—
Sales Finance Licenses Held	—
Assets	
Cash on Hand and in Banks	—
Total, Net Loans	5
Due from Parent or Affiliates	—
Other Accounts Receivables	—
Real Estate, Leaseholds, Furniture, Etc.	—
Other Assets	—
Total Assets	5
Liabilities and Equity	
Loans and Notes Payable	1
Due to Parent and Affiliates or Principals	—
Due to Individuals	—
Mortgages and Other Borrowed Money	—
Other Liabilities	2
Total Equity Capital	2
Total Liabilities and Capital	5
Detail of Loans	
Small Loans	—
Secondary Mortgage Loans	—
First Mortgage Loans	—
Sales Finance Contracts	—
Insurance Premium Finance Contracts	5
Other Loans	—
Subtotal All Loans	5
Less Allowance for Loan Losses	—

PART II-A

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS
RESUME OF PROCEEDINGS

For the year ending December 31, 1986

During the past twelve months:

There was one merger involving two state-chartered savings and loan associations, eliminating one association.	1
Two associations became liquidating corporations by bulk sale of assets, eliminating two associations.	2
This resulted in a net decrease of three associations since December 31, 1985.	3

Mergers:

Allentown Savings and Loan Association, Allentown, Monmouth County, with and into United Savings and Loan Association, Trenton, Mercer County.

Associations which became liquidating corporations by bulk transfer of assets during 1986:

Mantua Building and Loan Association, Mantua Township, Gloucester County, bulk sale of assets, in exchange for insured accounts, to Young Men's Savings and Loan Association, Bridgeton, Cumberland County.

Surety Building and Loan Association, Pennsauken, Camden County, bulk sale of assets, in exchange for insured accounts to Fidelity Mutual Savings and Loan Association, Westmont, Camden County.

The following liquidating corporation ceased to exist as a corporate entity during 1986 having filed the certificate of termination upon completion of liquidation:

Wildwood Savings and Loan Association Liquidating Corporation, Wildwood.

Certificate of Change of Name Filed:

Certificate of change of name of Atco Savings and Loan Association to New Jersey Savings and Loan Association was filed June 30, 1986.

Certificate of change of name of Cape May County Savings and Loan Association to Cape Savings and Loan Association was filed December 31, 1986.

Certificate of change of name of Northern Valley-Englewood Savings and Loan Association to NVE SAVINGS and Loan Association was filed March 31, 1986.

Certificate of change of name of Queen City Savings and Loan Association to First Atlantic Savings and Loan Association was filed January 23, 1986.

Certificate Changing Location of Principal Office:

Empire Savings and Loan Association, Hammonton, Atlantic County—Certificate of change of location of principal office from 245 Bellevue Avenue, Hammonton, Atlantic County to White Horse Pike and Broadway, Hammonton, Atlantic County.

Certificate Changing Location of Principal Office: (continued)

Bay City Savings and Loan Association, South Amboy, Middlesex County—Certificate of change of location of principal office from 131 South Broadway, South Amboy, Middlesex County, to 207 South Stevens Avenue, South Amboy, Middlesex County.

Certificate Filed Changing Location of Branch Office:

Empire Savings and Loan Association, Hammonton, Atlantic County—Certificate of change of location of branch office from 328 South White Horse Pike, Berlin, Camden County, to 340 South White Horse Pike, Berlin, Camden County.

Jersey Shore Savings and Loan Association, Toms River, Ocean County—Certificate of change of location of branch office from 1150 Broad Street to 1140 Broad Street, Unit A-1 Shrewsbury, Monmouth County.

Statewide Savings and Loan Association, Jersey City, Hudson County—Certificate of change of location of branch office from 342 Westminster Avenue, Elizabeth, Union County to 456 North Broad Street, Elizabeth, Union County.

Statewide Savings and Loan Association, Jersey City, Hudson County—Certificate of change of location of branch office from 1 Elizabethtown Plaza, Elizabeth, Union County, to 1165 East Jersey Street, Elizabeth, Union County.

Interchange of Principal and Branch Office:

First Atlantic Savings and Loan (formerly Queen City) interchanged offices—principal office located at 107 Park Avenue, Plainfield, Union County, and branch office at One Cragwood Road, South Plainfield, Middlesex County.

Auxiliary Office:

Pamrapo Savings and Loan Association, Bayonne, Hudson County was granted approval to establish an auxiliary office to be located at 175-181 Broadway, Bayonne, Hudson County. The auxiliary office is to be an adjunct to the branch office located at 155 Broadway, Bayonne, Hudson County.

Change of Control—Savings and Loan Holding Company:

G. Eileen and Elmer F. Hansen, Jr., of Fort Washington, Pennsylvania, completed the acquisition of Raritan Valley Financial Corporation, the holding company which owns Raritan Valley Savings and Loan Association, East Brunswick. The Hansens have acquired 100% of the issued and outstanding stock of Raritan Valley Financial Corporation.

Commissioner's Decision Amending Location of Previously Approved Branch Office:

Commissioner's Decision amending the location of the previously approved branch office of Young Men's Savings and Loan Association, Bridgeton, Cumberland County. New location: Lambs Road, Block 244, Lot 8.07, Mantua Township, Gloucester County.

Modification of Commissioner's Decision and Order Previously Approved:

The Commissioner's Decision and Order issued in 1985 approving the application of Lehigh Savings and Loan Association to establish a capital stock savings and loan association to be located on the southwest corner of the intersection of Lehigh and Morris Avenues, Union Township, Union County, has been modified, March 7, 1986, to clarify that the board of directors of Lehigh Savings and Loan Association should consist of twelve members instead of fifteen as stated on the original decision.

Service Corporations Dissolved:

Raritan Valley Savings and Loan Association, East Brunswick, Middlesex County, dissolved the following service corporations: Raritan Valley Service Corporation, Raritan Valley Mortgage, Inc., and R.V. Land, Inc.

Change of Name of Service Corporation:

City Savings Service, Corp., a wholly-owned service corporation of First Financial Savings and Loan Association (formerly City of Burlington) changed its name to First Investors Mortgage Corporation of Woodbridge.

Commissioner's Approval For Relocation of Branch Office:

Shadow Lawn Savings and Loan Association, Long Branch, Monmouth County, was granted approval to relocate its branch office from North Main Street and Westminster Place, Cranbury, Middlesex County, to Building 5, Unit H-1, Rossmoor Commons, Forsgate Drive, Monroe Township, Middlesex County.

Branch Office Closings:

Central Jersey Savings and Loan Association, East Brunswick, Middlesex County—Branch office located at 387 George Street, New Brunswick, was closed August 2, 1986.

Gibraltar Savings and Loan Association, Mendham, Morris County—Branch offices located at Shop-Rite Supermarket, Marshall Hill Road, West Milford, Passaic County, and Shop-Rite Supermarket, Spruce Street, Ramsey, Bergen County, were closed August 30, 1986.

Jersey Shore Savings and Loan Association, Toms River, Ocean County—Branch offices located at 311 South Main Street, Barnegat, Ocean County; Corner Route 9 and Oak Street, Forked River, Ocean County; 255 East Bay Avenue, Manahawkin, Ocean County; 201 East Main Street, Tuckerton, Ocean County; 1219 Boulevard, Ship Bottom, Ocean County; Lacey Road at Pinewald/Keswick Road, Whiting, Ocean County, were closed February 7, 1986, and reopened February 10, 1986, as branch offices of Citizens First National Bank of New Jersey, Glen Rock, Bergen County.

Commissioner's Approval For Association To Invest Up To Five Percent of Assets In Service Corporations:

Anchor Savings and Loan Association, Somers Point, Atlantic County—Commissioner's approval September 10, 1986, for the association to invest up to 5% of assets in its wholly-owned service corporation, Anchor Service Corporation. The approval of the Commissioner is for the purpose of enabling Anchor Savings to make future service corporation investments as prescribed within the Federal Regulations.

Commissioner's Approval For Associations To Invest Up To 10% Of Assets In Service Corporations:

American Savings and Loan Association, Bloomfield, Essex County—Commissioner's approval April 18, 1986, for the association to invest up to 10% of assets in subsidiary service corporations. The approval is for the purpose of enabling the association to make future service corporation investments as prescribed within the Federal Regulations.

Central Jersey Savings and Loan Association, East Brunswick, Middlesex County—Commissioner's approval February 24, 1986, for the association to invest up to 10% of assets in Old Reliable Corporation, its wholly-owned service corporation. The approval is for the purpose of enabling Central Jersey to engage in, through its service corporation, real estate joint ventures, mortgage warehousing lines of credit, and other activities permitted under the Federal Regulations.

Fellowship Savings and Loan Association, Bergenfield, Bergen County—Commissioner's approval October 17, 1986, for the association to invest up to 10% of assets in service corporations. The approval of the Commissioner is for the purpose of enabling Fellowship Savings to engage in real estate joint ventures as well as permissible service corporation activities.

First Financial Savings and Loan Association, Burlington, Burlington County—Commissioner's approval October 22, 1986, for the association to invest up to 10% of assets in service corporations. The approval of the Commissioner is for the purpose of enabling First Financial Savings to initiate a consumer loan program through its service corporation.

Irving Savings and Loan Association, Paterson, Passaic County—Commissioner's approval April 18, 1986, for the association to invest up to 10% of assets in I.S. Service Corporation, its wholly-owned service corporation. The approval of the Commissioner is for the purpose of enabling Irving Savings to make future service corporation investments up to the maximum direct investments limitations as prescribed within the Federal Regulations.

Nassau Savings and Loan Association, Princeton, Mercer County—Commissioner's approval March 18, 1986, for the association to invest up to 10% of assets in subsidiary service corporations. The approval of the Commissioner is for the purpose of enabling the association to make future service corporation investments as prescribed within the Federal Regulations.

Commissioner's Approval For Association To Invest Up To 10% of Assests in Service Corporations: (continued)

Nutley Savings and Loan Association, Nutley, Essex County—Commissioner's approval May 28, 1986, for the association to invest up to 10% of assets in Nutley Service Corp., the association's wholly-owned service corporation. The approval is for the purpose of enabling Nutley Savings to make future service corporation investments as prescribed within the Federal Regulations.

Prospect Park Savings and Loan Association, Haledon, Passaic County—Commissioner's approval December 9, 1986, for the association to invest up to 10% of assets in service corporations. The approval is for the purpose of enabling Prospect Park Savings to make future service corporation investments as prescribed within the Federal Regulations.

Valley Savings and Loan Association, Closter, Bergen County—Commissioner's approval May 27, 1986, for the association to invest up to 10% of assets in Ver Valen, Inc., the association's wholly-owned service corporation. Approval is for the purpose of enabling the association to make future service corporation investments as prescribed within the Federal Regulations.

Yorkwood Savings and Loan Association, Maplewood, Essex County—Commissioner's approval February 24, 1986, for the association to invest up to 10% of assets in Crestwood Corporation, its wholly-owned service corporation. The approval was issued for the purpose of enabling Yorkwood Savings to make future service corporation investments up to the maximum direct investment limitations as prescribed within the Federal Regulations.

Commissioner's Approval For Association To Invest Up To 18% Of Assets In Service Corporations:

Raritan Valley Savings and Loan Association, East Brunswick, Middlesex County—Commissioner's approval September 26, 1986, for the association to invest up to 18% of assets in service corporations. The approval of the commissioner is for the purpose of enabling the association to purchase all the capital stock of Fidelity Bond & Mortgage Company of Philadelphia, Pennsylvania, and to operate the subject company as a service corporation subsidiary.

BRANCH APPLICATIONS, APPROVALS AND OPENINGS IN 1986:

Association	Location	Application/ Approval	Opened
Cape S/LA Cape May Court House Cape May County	2738 Dune Drive Avalon, Cape May County	8-14-86/ 11-12-86	
First Atlantic S/LA South Plainfield, Middlesex County	"Beaver Brook" Center Route 31, Clinton Township Hunterdon County	/ 3-31-86	
	107 Park Avenue Plainfield, Union County (In conjunction with principal and branch office interchange)	2-25-86/ 4-28-86	Continuous Operation
First DeWitt S/LA Belleville, Essex County	1120 Bloomfield Avenue West Caldwell, Essex County	7-10-86/ 10-1-86	
	Red Lion Plaza, corner of Old Hooper Avenue & Drum Point Road (Lots 5, 6, 9, 10 and 12.2, Block 549), Bricktown, Ocean County	10-15-86/	
First Financial S/LA Burlington, Burlington County	10 Woodbridge Center Woodbridge Township Middlesex County	/ 1-31-86	9-18-86
First S/LA Perth Amboy, Middlesex County	1665 Oak Tree Road "Oak Tree Center" Edison, Middlesex County	/ 3-31-86	5-31-86
First S/LA Sea Isle City, Cape May County	Route 9, just north of intersection with Route #50, Seaville Section, Upper Township, Cape May County	8-6-86/ 11-7-86	
Newton S/LA Newton, Sussex County	333 Route 46 West, Fairfield, Essex County	11-13-86/	
Riverside S/LA Riverside, Burlington County	Route 9 at Scenic Drive, Howell Township, Monmouth County	6-30-86/	
Security S/LA Vineland, Cumberland County	The Hills Village Commercial Center, Pluckemin, Bedminster Township, Somerset County	3-24-86/	
	Route 73 & Walker Avenue, Berlin Township, Camden County	7-25-86/ 10-1-86	
	East Main Street & Evans Road, Evesham Township, Burlington County	10-3-86/	
	U.S. Route 40 and Hillcrest Drive Woodstown, Salem County	11-19-86/	
Security S/LA Vineland, Cumberland County	Bridgeton-Vineland Pike, Pittsgrove Township, Cumberland County	12-11-86/	

Association	Location	Application/ Approval	Opened
Security S/LA Vineland, Cumberland County	185 No. Broadway, Pennsville, Salem County	12-11-86/	
	Market Street & Broadway, Salem, Salem County		
	18 Front Street, Salem, Salem County		
	500 Locust Avenue, Lower Alloway Creek Township, Salem County		
	Main and Harding Highway, Elmer, Salem County		
	2 North High Street, Millville, Cumberland County		
	1 North High Street and Harrison Avenue, Millville, Cumberland County		
	West Main and Pearl Streets, Millville, Cumberland County		
	37 South Main Street, Cedarville, Cumberland County		
	Tilton Road and New Road, Northfield, Atlantic County		
	South Surrey Avenue and Atlantic Avenue, Ventnor, Atlantic County		
	3610 Ventnor Avenue, Longport, Atlantic County		
	34th & Simpson Avenue, Ocean City, Cape May County		
United S/LA Trenton, Mercer County	20 North Main Street Allentown, Monmouth County (In conjunction with merger with Allentown S/LA)	5-30-86/ 6-25-86	Continuous Operation
West Essex S/LA Caldwell, Essex County	487 Pleasant Valley Way, West Orange, Essex County	12-9-86/	
	216 Main Street West Orange, Essex County (In conjunction with merger with West Orange S/LA)		
Young Men's S/LA Bridgeton, Cumberland County	Lambs Road (Block 244, Lot 8.07) Mantua Township, Gloucester County	3-20-86/ 5-6-86	

/—A slash on a line by itself indicates application was filed prior to 1986.

BRANCH OFFICES APPROVED PRIOR TO 1986 BUT OPENED IN 1986

Association	Location	Opened
Empire S/LA Hammonton, Atlantic County	245 Bellevue Avenue Hammonton, Atlantic County	2-26-86
Ocean City Home S/LA Ocean City, Cape May County	105 E. Roosevelt Boulevard Marmora, Upper Township, Cape May County	5-5-86

STOCK ASSOCIATIONS

Association	Application Date	Final Approval Date
Chatham Savings and Loan Association, Chatham, Morris County (Supervisory conversion from mutual charter and simultaneous acquisition of all shares of capital stock by Mr. James M. Weichert, Morristown, NJ)	8-14-86	
Colonial Savings and Loan Association, Roselle Park, Union County (Modified conversion from mutual to capital stock)	7-3-86	8-22-86
Lakeland Savings and Loan Association, Succasunna, Morris County (Conversion from mutual to capital stock)	10-21-86	
Newton Savings and Loan Association Newton, Sussex County (Supervisory conversion from mutual charter and simultaneous acquisition of all shares of capital stock by Messrs. J. Carmine Bonnano, William T. Archer, John Goriscak, Deeran Kurjian, Carlton Sprague, H. Leavitt Griggs and Franklin Cooper)	6-25-86	
Pulawski Savings and Loan Association, South River, Middlesex County (Conversion from mutual to capital stock)	7-29-86	9-25-86
Robert Treat Savings and Loan Association, Newark, Essex County (Supervisory conversion from mutual charter and simultaneous acquisition of all shares of capital stock by the New York Guardian Mortgagee Corporation, Hempstead, New York)	7-11-86	

SERVICE CORPORATIONS

The following state-chartered savings and loan associations have formed service corporations, pursuant to Title 3:27-4.6 of the Department of Banking Regulations and Section 545.9-1 of the Federal Home Loan Bank System Regulations:

AMCARL SERVICE CORP.—American Savings and Loan Association, Bloomfield, Essex County, incorporated March 25, 1986

AMWOOD SERVICE CORPORATION—American Savings and Loan Association, Bloomfield, Essex County, incorporated May 6, 1986

COUNTRYSIDE HOMES OF GAINSVILLE, INC.—First Atlantic Savings and Loan Association, South Plainfield, Middlesex County, incorporated September 19, 1984

FIDELITY BOND & MORTGAGE COMPANY OF PHILADELPHIA—Raritan Valley Savings and Loan Association, East Brunswick, Middlesex County, incorporated September 26, 1986

FIRST ATLANTIC AT PANTHER VALLEY, INC.—First Atlantic Savings and Loan Association, South Plainfield, Middlesex County, incorporated June 27, 1986

FIRST ATLANTIC LEASING CORPORATION—First Atlantic Savings and Loan Association, South Plainfield, Middlesex County, incorporated December 12, 1985

HAMILTON FINANCIAL SERVICES, INC.—Alexander Hamilton Savings and Loan Association, Paterson, Passaic County, incorporated August 14, 1984

LIGHTHOUSE LAND CORPORATION—Security Savings and Loan Association, Vineland, Cumberland County, incorporated January 27, 1986

QUEEN CITY AT GULFSTREAM MANOR, INC.—First Atlantic Savings and Loan Association, South Plainfield, Middlesex County, incorporated November 30, 1984

QUEEN CITY AT RUSTLEWOOD, INC.—First Atlantic Savings and Loan Association, South Plainfield, Middlesex County, incorporated May 24, 1985

RARITAN VALLEY CREDIT CORP.—Raritan Valley Savings and Loan Association, East Brunswick, Middlesex County, incorporated January 23, 1986

SOMERSET MORTGAGE CORPORATION—Somerset Savings and Loan Association, Bound Brook, Somerset County, incorporated November 30, 1984

STATEWIDE BURLINGTON CORP.—Statewide Savings and Loan Association, Jersey City, Hudson County, incorporated July 24, 1985

PART II-B

AGGREGATE STATISTICAL COMPARISONS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
SUMMARY OF DEPOSITS BY COUNTY
AS OF DECEMBER 31, 1986

County	Number of Offices			Total Deposits Per County (A) ($ THOUSANDS)
	Principal	Branch	Total	
Atlantic	3	9	12	424,131
Bergen	18	79	97	3,907,184
Burlington	7	22	29	510,314
Camden	14	18	32	1,032,397
Cape May	6	15	21	458,234
Cumberland	6	7	13	981,049
Essex	13	26	39	2,876,249
Gloucester	6	7	13	29,486
Hudson	8	18	26	1,810,469
Hunterdon	—	7	7	—
Mercer	7	17	24	1,065,589
Middlesex	8	31	39	1,223,261
Monmouth	6	34	40	1,108,784
Morris	6	25	31	640,384
Ocean	2	19	21	587,823
Passaic	11	37	48	2,265,078
Salem	3	4	7	180,197
Somerset	2	12	14	275,204
Sussex	1	11	12	39,373
Union	7	23	30	1,497,250
Warren	—	2	2	—
Total as of December 31, 1986	134	423	557	20,912,458
Total as of December 31, 1985	137	426	563	19,627,126
Increase (Decrease)	(3)	(3)	(6)	1,285,332
% Increase (Decrease)	(2.19)	(0.70)	(1.07)	6.55

(A) County designation refers to principal office location.

STATE OF NEW JERSEY—
SAVINGS AND
DEPOSIT
(IN THOUSANDS)

	December 31, 1986		December 31, 1985	
	Balance	% To Total	Balance	% To Total
Jumbo Certificates	$ 1,310,142	6.26	$ 1,018,114	5.19
Other Certificates	10,599,189	50.68	11,103,943	56.57
Total Certificates	$11,909,331	56.95	$12,122,057	61.76
Transaction Accounts	$ 1,226,778	5.87	$ 853,395	4.35
MMDA's	4,573,045	21.87	4,017,715	20.47
Other Deposits	3,203,304	15.32	2,633,959	13.42
Total Other Deposits	$ 9,003,127	43.05	$ 7,505,069	38.24
Grand Total (1)	$20,912,458	100.00	$19,627,126	100.00
(1)Includes IRA and Keogh Deposits	$ 1,524,526	7.29	$ 1,241,364	6.32

DEPARTMENT OF BANKING
LOAN DIVISION
TRENDS

December 31, 1984		December 31, 1983		December 31, 1982	
Balance	% To Total	Balance	% To Total	Balance	% To Total
$ 413,042	2.28	$ 255,318	1.60	$ 298,990	1.95
11,425,189	63.15	9,666,071	60.71	11,066,696	72.09
$11,838,231	65.43	$ 9,921,389	62.32	$11,365,686	74.04
$ 751,229	4.15	$ 689,418	4.33	$ 347,197	2.26
3,181,564	17.59	N/A	—	N/A	—
2,320,925	12.83	5,309,976	33.35	3,638,397	23.70
$ 6,253,718	34.57	$ 5,999,394	37.68	$ 3,985,594	25.96
$18,091,949	100.00	$15,920,783	100.00	$15,351,280	100.00
$ 870,188	4.81	$ 622,816	3.91	$ 415,109	2.70

N/A = Not Available

NEW JERSEY SAVINGS AND COMPARATIVE STATEMENTS OF

(IN THOUSANDS)

Year	1950	1960	1970	1975
Number of Associations	470	406	309	220
ASSETS				
Conventional Mortgages	$342,506	$1,446,929	$3,497,893	$ 6,227,613
FHA/VA Mortgages	137,885	629,454	1,457,303	2,209,937
Contracts & LTF's	1,769	1,389	3,659	2,403
Construction Mortgages	—	—	—	—
Total Mortgage Loans	$482,160	$2,077,772	$4,958,855	$ 8,439,953
Less: Loans in Process	7,459	16,892	45,896	66,436
Net Mortgage Loans	474,701	2,060,880	4,912,959	8,373,517
Mortgage Backed Securities	—	—	—	630,111
Total Mortgage Portfolio	$474,701	$2,060,880	$4,912,959	$ 9,003,628
Other Loans	5,452	22,583	80,361	161,977
Real Estate Owned	243	1,355	6,529	15,344
Cash and Investments	129,319	291,331	645,175	1,085,593
Fixed Assets	3,044	24,757	58,162	116,370
Invest. in Service Corp	—	—	—	24,025
Other Assets	1,530	3,780	73,595	195,963
Total Assets	$614,289	$2,404,686	$5,776,781	$10,602,900

DEPARTMENT OF BANKING
LOAN DIVISION
FINANCIAL POSITION AS OF DECEMBER 31

1980 182	1983 140	1984 140	1985 137	1986 134
$10,483,842	$ 8,582,968	$ 9,288,148	$10,647,183	$11,660,571
2,497,471	1,591,358	1,545,819	1,351,680	1,137,487
2,352	9,215	5,406	5,468	12,092
—	431,696	787,473	771,643	1,027,530
$12,983,665	$10,615,237	$11,626,846	$12,775,974	$13,837,680
120,138	188,503	342,816	319,422	406,800
12,863,527	10,426,734	11,284,030	12,456,552	13,430,880
2,558,337	3,067,752	3,049,769	2,981,754	3,023,474
$15,421,864	$13,494,486	$14,333,799	$15,438,306	$16,454,354
502,323	560,469	902,459	1,396,274	1,510,531
14,675	17,297	25,249	50,158	49,601
2,303,933	2,876,448	4,041,879	4,548,671	5,045,509
189,727	189,005	209,444	197,989	221,893
119,989	72,283	93,992	134,308	218,758
239,601	852,356	1,122,542	953,736	989,788
$18,792,112	$18,062,344	$20,729,364	$22,719,442	$24,490,434

NEW JERSEY SAVINGS AND COMPARATIVE STATEMENTS OF

(In Thousands)

Year	1950	1960	1970	1975
Number of Associations	470	406	309	220
LIABILITIES AND NET WORTH				
Jumbo Certificates	$ —	$ —	$ —	$ —
Money Market Certificates	—	—	—	—
Other Certificates	—	—	1,388,444	3,789,163
Regular Deposits	544,470	2,187,984	3,701,576	5,488,757
Transaction Accounts	—	—	—	—
Total Deposits (1)	$544,470	$2,187,984	$5,090,020	$ 9,277,920
FHLB Advances	19,782	27,447	185,812	292,662
Other Borrowings	4,131	6,331	8,097	241,765
Other Liabilities	3,135	23,474	112,089	183,455
Total Liabilities	$571,518	$2,245,236	$5,396,018	$ 9,995,802
Net Worth	42,771	159,450	380,763	607,098
Total Liabilities & Net Worth	$614,289	$2,404,686	$5,776,781	$10,602,900
(1)Includes IRA/KEOGH Deposits	—	—	—	—

DEPARTMENT OF BANKING
LOAN DIVISION
FINANCIAL POSITION AS OF DECEMBER 31

1980 182	1983 140	1984 140	1985 137	1986 134
$ —	$ 255,318	$ 413,042	$ 1,018,114	$ 1,310,142
6,338,003	4,330,055	4,240,999	4,017,715	4,573,045
4,714,686	5,336,016	7,184,191	11,103,943	10,599,189
4,541,714	5,309,976	5,502,488	2,633,959	3,203,304
101,382	689,418	751,229	853,395	1,226,778
$15,695,785	$15,920,783	$18,091,949	$19,627,126	$20,912,458
963,265	601,764	610,994	718,914	953,300
828,632	605,650	966,161	1,113,682	1,034,068
364,716	291,019	303,135	293,195	307,126
$17,852,398	$17,419,216	$19,972,239	$21,752,917	$23,206,952
939,714	643,128	757,125	966,525	1,283,482
$18,792,112	$18,062,344	$20,729,364	$22,719,442	$24,490,434
$ 244,921	$ 622,816	$ 870,188	$ 1,241,364	$ 1,524,526

NEW JERSEY DEPARTMENT OF BANKING—SAVINGS AND LOAN DIVISION
OPERATING STATEMENT—1986 (INSURED ASSOCIATIONS)

(Amounts in $Thousands)	OPERATIONS FOR QUARTER ENDED									
	March 31		June 30		September 30		December 31		Total Year 1986	
	Amount	% To G.O.I	Amount	% To G.O.I	Amount	% To G.O.I	Amount	% To G.O.I	Amount	% To G.O.I
Interest Income										
Mortgage Loans and Contracts	$413,498	70.38	$406,040	68.76	$408,361	68.51	$410,013	68.98	$1,637,912	69.15
Other Loans	41,731	7.10	42,440	7.19	42,316	7.10	40,457	6.81	166,944	7.05
Investments and Deposits	96,430	16.41	94,216	15.95	90,739	15.22	87,940	14.80	369,325	15.59
Loan Fees	17,270	2.94	26,313	4.46	31,771	5.33	28,096	4.73	103,450	4.37
Total Interest Income	$568,929	96.84	$569,009	96.36	$573,187	96.16	$566,506	95.31	$2,277,631	96.16
Net Effect of Asset Hedges	(177)	(0.03)	(194)	(0.03)	(128)	-0.02	(9)	-0.00	(508)	-0.02
Adjusted Interest Income	$568,752	96.81	$568,815	96.32	$573,059	96.13	$566,497	95.31	$2,277,123	96.14
Other Operating Income										
Loan Svc. Fees and Charges	4,300	0.73	6,648	1.13	6,704	1.12	7,235	1.22	24,887	1.05
Net Inc. from Svc Corp.	4,391	0.75	4,970	0.84	3,356	0.56	6,587	1.11	19,304	0.82
Other Income	10,050	1.71	10,097	1.71	12,983	2.18	14,051	2.36	47,181	1.99
Total Other Operating Income	$ 18,741	3.19	$ 21,715	3.68	$ 23,043	3.87	$ 27,873	4.69	$ 91,372	3.86
Gross Operating Income (G.O.I.)	$587,493	100.00	$590,530	100.00	$596,102	100.00	$594,370	100.00	$2,368,495	100.00

Operating Expense										
Compensation	$ 40,235	6.85	$ 42,662	7.22	$ 43,943	7.37	$ 48,767	8.20	$ 175,607	7.41
O,D and E Expense	1,178	0.20	1,501	0.25	1,338	0.22	1,851	0.31	5,868	0.25
Office Occupancy (F&F)	16,544	2.82	16,331	2.77	16,960	2.85	17,778	0.31	51,686	2.18
Marketing	4,429	0.75	4,901	0.83	4,179	0.70	5,266	2.99	31,287	1.32
Other	30,885	5.26	33,476	5.67	34,117	5.72	36,274	2.99	103,744	4.38
Total Operating Expense	$ 93,271	15.88	$ 98,871	16.74	$100,537	16.87	$109,936	18.50	$ 402,615	17.00
Net Operating Income	494,222	84.12	491,659	83.26	495,565	83.13	484,434	81.50	1,965,880	83.00
Cost of Deposits	382,508	65.11	380,488	64.43	375,414	62.98	357,862	60.21	1,496,272	63.17
Int on Advances and Borr.	39,869	6.79	38,057	6.44	39,116	6.56	36,599	6.16	153,641	6.49
Total Cost of Money	$422,377	71.89	$418,545	70.88	$414,530	69.54	$394,461	66.37	$1,649,913	69.66
Net Effect of Liability Hedges	(1,055)	(0.18)	(1,278)	(0.22)	(1,508)	-0.25	(1,519)	-0.26	(5,360)	-0.23
Adjusted Cost of Money	423,432	72.07	419,823	71.09	416,038	69.79	395,980	66.62	1,655,273	69.89
Less: Capitalized Interest	0	0.00	679	0.11	274	0.05	169	0.03	1,122	0.05
Net Operating Income	$ 70,790	12.05	$ 72,515	12.28	$ 79,801	13.39	$ 88,623	14.91	$ 311,729	13.16
Non Operating Income	75,261	12.81	47,499	8.04	26,472	4.44	32,468	5.46	181.700	7.67
Non Operating Expense	17,706	3.01	31,828	5.39	16,178	2.71	30,102	5.06	95,814	4.05
Net Non Operating Income	$ 57,555	9.80	$ 15,671	2.65	$ 10,294	1.7	$ 2,366	0.40	$ 85,886	3.63
Net Inc. Before Taxes and Adj	128,345	21.85	88,186	14.93	90,095	15.11	90,989	15.31	397,615	16.79
Income Taxes	29,237	4.98	34,691	5.87	28,291	4.75	26,235	4.41	118,454	5.00
Prior Period Adjustments	2,588	0.44	116	0.02	(19,281)	-3.23	2,597	0.44	(13,980)	-0.59
Net Income	$101,696	17.31	$ 53,611	9.08	$ 42,523	7.13	$ 67,351	11.33	$ 265,181	11.20

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
LOANS CLOSED—1986

(Amount in $ Thousands)

	QUARTER ENDED				TOTAL
MORTGAGE LOANS:	March 31	June 30	Sept. 30	Dec. 31	1986
Construction Loans For:					
1-4 Dwelling Units	$ 91,009	$ 130,667	$ 132,202	$ 161,902	$ 515,780
5 or More Dwelling Units	34,196	42,674	45,527	60,774	183,171
Nonresidential	14,916	13,343	15,447	26,261	69,967
Permanent Loans On:					
1-4 Dwelling Units	564,036	947,568	1,368,381	1,249,616	4,129,601
5 or More Dwelling Units	47,019	95,407	103,962	100,635	347,023
Nonresidential	21,797	45,687	73,878	89,179	230,541
Land	5,146	11,636	17,630	28,000	62,412
All Other	68,990	81,147	78,092	141,602	369,831
Total Loans Closed	$847,109	$1,368,129	$1,835,119	$1,857,969	$5,908,326
Loans and Participations Purchased	134,440	159,024	120,677	173,888	588,029
Total Loans Acquired	$981,549	$1,527,153	$1,955,796	$2,031,857	$6,496,355
Loans & Participations Sold:					
To FHLMC or FNMA	$ 78,059	$ 124,627	$ 77,671	$ 129,650	$ 410,007
Other Sales to Fed Agencies	75,588	125,484	244,131	169,149	614,352
All Other Sales	78,237	59,421	134,210	267,686	539,554
Net Loans Acquired	$749,665	$1,217,621	$1,499,784	$1,465,372	$4,932,442
Cash Repayment of Principal	$633,782	$ 980,369	$1,280,292	$1,224,667	$4,119,110
Net Debits, Less Credits	74,020	57,659	2,041	86,687	220,407
Net Mortgage Activity	$189,903	$ 294,911	$ 221,533	$ 327,392	$1,033,739
NONMORTGAGE LOANS:					
Commercial	$ 93,785	$ 167,067	$ 104,812	$ 130,623	$ 496,287
Consumer	125,919	154,399	173,320	188,314	641,952
Total Nonmortgage Loans	$219,704	$ 321,466	$ 278,132	$ 318,937	$1,138,239
Refinanced Loans included above	138,701	408,351	573,871	371,595	1,492,518

STATE OF NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
COMPARATIVE STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31

(Amounts in $Thousands)

ASSETS	1986 134 Assn's	1985 137 Assn's	1984 140 Assn's
Conventional Mortgages	$11,660,571	$10,647,183	$ 9,288,148
VA/FHA Mortgages	1,137,487	1,351,680	1,545,819
Contracts & LTF's	12,092	5,468	5,406
Construction Loans	1,027,530	771,643	787,473
Total Mtg. Loans	$13,837,680	$12,775,974	$11,626,846
Less: L.I.P.	406,800	319,422	342,816
Net Mtg Loans	$13,430,880	$12,456,552	$11,284,030
Mtg Backed Sec	3,023,474	2,981,754	3,049,769
Tot Mtg Portfolio	$16,454,354	$15,438,306	$14,333,799
Other Loans	$ 1,510,531	$ 1,396,274	$ 902,459
Real Estate Owned	49,601	50,138	25,249
Cash and Investments	5,045,509	4,548,671	4,041,879
Fixed Assets	221,893	197,989	209,444
Invest in Svc. Corp	218,758	134,308	93,992
Other Assets	989,788	953,736	1,122,543
Total Assets	$24,490,434	$22,719,442	$20,729,364
LIABILITIES AND NET WORTH			
Jumbo CD's	$ 1,310,142	$ 1,018,114	$ 413,042
Other CD's	10,599,189	11,103,943	7,184,191
Transaction Accounts	1,213,448	853,395	602,565
Checking Accounts	13,330	0	148,664
Money Market Certificates	4,573,045	4,017,715	4,240,998
Regular Deposits	3,203,304	2,633,959	5,502,488
Total Deposits (1)	$20,912,458	$19,627,126	$18,091,949
FHLBB Advances	$ 953,300	$ 718,914	$ 610,994
Other Borrowings	1,034,068	1,113,682	966,161
Other Liabilities	307,126	293,195	303,135
Total Liabilities	$23,206,952	$21,752,917	$19,972,239
Net Worth	1,283,482	966,525	757,125
Tot Liab & N/W	$24,490,434	$22,719,442	$20,729,364
(1) Includes IRA and Keogh Deposits	$ 1,524,526	$ 1,241,364	$ 870,188

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
FINANCIAL STATEMENTS OF INSURED AND UNINSURED ASSOCIATIONS
AS OF DECEMBER 31, 1986

(Amounts in $Thousands)

ASSETS	Insured Associations (112)	Uninsured Associations (22)	Grand Total (134)
Conventional Mortgages	$11,646,661	$13,910	$11,660,571
VA/FHA Mortgages	1,137,487	-	1,137,487
Contracts & LTF's	11,984	108	12,092
Construction Loans	1,027,264	266	1,027,530
Total Mtg. Loans	$13,823,396	$14,284	$13,837,680
Less: L.I.P.	406,614	186	406,800
Net Mtg Loans	$13,416,782	$14,098	$13,430,880
Mtg Backed Sec	3,023,474	-	3,023,474
Tot Mtg Portfolio	$16,440,256	$14,098	$16,454,354
Other Loans	$ 1,510,254	$ 277	$ 1,510,531
Real Estate Owned	49,585	16	49,601
Cash and Investments	5,043,311	2,198	5,045,509
Fixed Assets	221,893	-	221,893
Invest in Svc. Corp	218,758	-	218,758
Other Assets	989,638	150	989,788
Total Assets	$24,473,695	$16,739	$24,490,434
LIABILITIES AND NET WORTH			
Jumbo CD's	$ 1,310,142	$ -	$ 1,310,142
Other CD's	10,599,189	-	10,599,189
Transaction Accounts	1,226,778	-	1,226,778
Money Market Certificates	4,573,045	-	4,573,045
Regular Deposits	3,189,974	13,330	3,203,304
Total Deposits (1)	$20,899,128	$13,330	$20,912,458
FHLBB Advances	$ 953,300	$ -	$ 953,300
Other Borrowings	1,033,592	476	1,034,068
Other Liabilities	306,778	348	307,126
Total Liabilities	$23,192,798	$14,154	$23,206,952
Net Worth	1,280,897	2,585	1,283,482
Tot Liab & N/W	$24,473,695	$16,739	$24,490,434
(1) Includes IRA and Keogh Deposits	$ 1,524,526	$ -	$ 1,524,526

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
ASSOCIATION ASSET AND DEPOSIT RANK
AS OF DECEMBER 31, 1986

(Amounts In $ Thousands)

INSTITUTION, MUNICIPALITY	Total Assets Rank	Total Assets Amount	Total Deposits Rank	Total Deposits Amount
Investors S&L—Millburn	1	$ 2,056,799	1	$ 1,267,350
First Atlantic S&L—South Plainfield	2	1,202,558	3	892,955
Columbia S&L—Fair Lawn	3	1,175,662	2	933,124
Security S&L—Vineland	4	950,665	4	754,066
Shadow Lawn S&L—West Long Branch	5	721,863	5	606,802
Jersey Shore S&L—Toms River	6	673,708	6	587,823
Statewide S&L—Jersey City	7	597,744	8	499,664
Spencer S&L—Garfield	8	579,640	7	520,107
Inter-Boro S&L—Cherry Hill	9	523,435	9	485,285
First S&L Bayonne—Bayonne	10	493,838	10	448,535
First S&L Perth Amboy—Perth Amboy	11	482,424	11	378,998
North Jersey S&L—Clifton	12	419,336	12	339,910
First Jersey S&L—Wyckoff	13	384,497	13	320,118
Prospect Park S&L—West Paterson	14	361,943	14	316,490
Boiling Springs S&L—Rutherford	15	347,762	17	290,691
First DeWitt S&L—Cedar Grove	16	346,044	15	303,452
Oritani S&L—Hackensack	17	315,941	18	283,168
Farmers & Mechanics—Burlington Twp.	18	307,392	16	291,321
Roma S&L—Trenton	19	304,483	19	278,112
Somerset S&L—Bound Brook	20	294,737	22	267,249
NVE S&L—Englewood	21	292,305	21	268,300
United S&L Trenton—Lawrenceville	22	291,386	26	253,489
Valley S&L—Closter	23	288,264	24	261,744
Irving S&L—Paterson	24	287,878	20	270,128
Polifly S&L—Hasbrouck Heights	25	285,730	23	261,784
S Central Jersey S&L—East Brunswick	26	285,618	27	253,433
S Colonial S&L—Roselle Park	27	276,179	28	252,144
Nassau S&L—Princeton	28	275,853	25	256,397
Palisade S&L—West New York	29	266,057	31	240,677
Charter S&L—Randolph Township	30	264,386	30	242,406
S Pulawski S&L—South River	31	263,736	32	235,113
Alexander Hamilton—Pompton Plains	32	263,204	29	247,642
United S&L—Paterson	33	249,666	33	234,165
Pamrapo S&L—Bayonne	34	244,156	36	213,115
Glen Ridge S&L—Bloomfield	35	234,188	35	213,959
Nutley S&L—Nutley	36	232,650	34	216,980
S Lakeland S&L—Succasunna	37	226,379	42	187,647
Haven S&L—Hoboken	38	225,272	38	203,220
Clifton S&L—Clifton	39	224,822	37	209,086
Fellowship S&L—Bergenfield	40	222,393	43	179,998
Yorkwood S&L—Maplewood	41	214,052	39	198,961
Roselle S&L—Roselle	42	212,789	40	198,403
Anchor S&L—Somers Point	43	195,702	45	162,946
S Raritan Valley S&L—East Brunswick	44	192,917	57	123,898
Fort Lee S&L—Fort Lee	45	191,121	41	189,174
Empire S&L—Hammonton	46	177,644	44	165,660
Haddon S&L—Haddon Heights	47	174,413	46	162,360
Cape S&L—Cape May Court House	48	165,753	48	154,635
Old Borough S&L—Trenton	49	163,883	47	155,725
West Essex S&L—Caldwell	50	159,230	56	124,910
Sturdy S&L—Stone Harbor	51	152,715	50	142,929
Center S&L—Clifton	52	151,229	49	144,443
First S&L Ltl Falls—Little Falls	53	149,635	52	140,599
Little Falls S&L—Little Falls	54	148,036	51	141,182

INSTITUTION, MUNICIPALITY	Total Assets Rank	Total Assets Amount	Total Deposits Rank	Total Deposits Amount
South Bergen S&L—Wood-Ridge	55	$ 142,130	53	$ 131,380
Wayne S&L—Wayne	56	140,548	54	130,889
South Jersey S&L—Turnersville	57	138,909	55	130,194
Pulaski S&L—Irvington	58	124,112	61	115,901
Freehold S&L—Freehold	59	123,990	58	117,254
Mutual Aid S&L—Manasquan	60	123,950	60	116,113
Young Men's S&L—Bridgeton	61	122,550	59	116,411
Marine View S&L—Middletown	62	119,960	62	110,668
American S&L—Bloomfield	63	116,394	66	101,712
Franklin S&L—Salem	64	114,465	64	102,458
Magyar S&L—New Brunswick	65	113,774	63	108,358
S Riverside S&L—Riverside	66	108,546	68	95,558
Gibraltar S&L—Newark	67	108,073	75	85,915
Lakeview S&L—Paterson	68	107,790	72	90,544
Llewellyn-Edison S&L—West Orange	69	107,226	65	101,771
Manasquan S&L—Wall Township	70	107,190	70	95,098
Guttenberg S&L—Guttenberg	71	101,791	73	89,983
Guardian S&L—Atlantic City	72	101,207	69	95,525
Fidelity Mutual S&L—Collingswood	73	98,182	71	91,426
Mayflower S&L—Livingston	74	96,484	74	89,739
First S&L Penns Gr—Penns Grove	75	88,760	78	77,072
Mercer S&L—Trenton	76	86,373	79	72,936
Reliance S&L—Rahway	77	86,061	67	96,898
Ocean City Home S&L—Ocean City	78	85,076	77	78,458
Robert Treat S&L—Newark	79	80,389	76	80,607
Union City S&L—Union City	80	73,376	80	62,913
Ridgewood S&L—Ridgewood	81	68,878	82	62,693
Elmora S&L—Elizabeth	82	67,422	88	54,849
United Roosevelt S&L—Carteret	83	66,770	83	60,908
East Jersey S&L—Deal	84	66,529	81	62,849
Metuchen S&L—Metuchen	85	65,184	84	60,582
New Jersey S&L—Atco	86	64,167	86	56,630
Landis S&L—Vineland	87	64,041	85	58,829
S Tri-County S&L—Maple Shade	88	62,680	87	55,250
Schuyler S&L—Kearny	89	56,492	90	52,362
Millington S&L—Millington	90	55,981	89	52,502
Millville S&L—Millville	91	55,880	91	51,081
S White Horse S&L—Trenton	92	55,348	95	48,846
S First Financial S&L—Burlington	93	54,692	93	49,950
West Orange S&L—West Orange	94	54,156	94	49,333
Glen Rock S&L—Glen Rock	95	53,667	92	50,213
Bogota S&L—Bogota	96	53,484	97	47,116
First S&L Sea Isle—Sea Isle City	97	52,861	99	45,028
Audubon S&L—Audubon	98	49,175	98	46,273
Chatham S&L—Chatham	99	48,468	96	48,164
Crest S&L—Wildwood Crest	100	43,967	102	36,959
Volunteer S&L—Little Ferry	101	43,108	100	41,564
Newton S&L—Newton	102	39,737	101	39,373
Delanco S&L—Delanco	103	38,222	103	35,609
Ramsey's S&L—Ramsey	104	36,801	104	35,381
Monroe S&L—Williamstown	105	29,150	105	27,488
Westwood S&L—Westwood	106	27,937	106	26,216
Lincoln Park S&L—Lincoln Park	107	25,976	107	23,750
Roebling S&L—Florence Township	108	20,099	108	19,266
Bordentown-Peoples—Bordentown Township	109	18,766	109	17,869
Dollar S&L—Newark	110	13,545	110	11,574
Manville S&L—Manville	111	8,762	111	7,955
Wawel S&L—Wallington	112	4,732	112	4,413
U Bay City S&L—South Amboy	113	2,521	113	1,971
U Progressive B&L—Berlin	114	1,966	114	1,627
U Satisfactory S&L—Elizabeth	115	1,404	115	1,167

INSTITUTION, MUNICIPALITY	Total Assets Rank	Total Assets Amount	Total Deposits Rank	Total Deposits Amount
U Wenonah-Westville—Sewell	116	$ 1,171	116	$ 910
U East Side S&L—Pennsauken	117	1,135	117	890
U Beverly B&L—Beverly	118	996	120	741
U United Mutual L&B—Gloucester City	119	978	119	779
U Liberty S&L—Englishtown	120	957	118	834
U Quinton L&B—Salem	121	767	121	667
U Clayton Bldg. Assn.—Franklinville	122	684	123	448
U Victory B&L—Gloucester City	123	567	122	471
U Equitable B&L—Bridgeton	124	528	125	384
U Delsea B&L—Vineland	125	473	124	394
U Community-W. Jersey S&L—Camden	126	451	126	338
U Laurel Springs B&L—Laurel Springs	127	374	127	318
U Improvement B&L—Gloucester City	128	338	129	269
U South Seaville B&L—Sea Isle City	129	330	131	225
U Cumberland S&L—Bridgeton	130	325	128	279
U Old Buck B&L—Westville	131	307	130	246
U Surf B&L—Toms River	132	210	132	168
U Business Men's B&L—Audubon	133	135	133	118
U Chambersburg S&L—Trenton	134	120	134	84
		24,490,434		20,912,458

S—Stock Association
U—Uninsured Association

PART II-C

STATISTICAL DATA RELATING TO INDIVIDUAL SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

For the year ending December 31, 1986

(Amounts for Insured Associations Shown in Thousands of Dollars)

NEW JERSEY DEPARTMENT OF BANKING - SAVINGS AND LOAN DIVISION
STATEMENT OF FINANCIAL CONDITION - INSURED ASSOCIATIONS
AS OF DECEMBER 31, 1986

Name	Alexander Hamilton S&L Ass'n.	American S&L Ass'n.	Anchor S&L Ass'n.	Audubon S&L Ass'n.	Bogota S&L Ass'n.	Boiling Springs S&L Ass'n.	Bordentown-Peoples S&L Ass'n.	Cape S&L Ass'n.	Center S&L Ass'n.
Address	628 Route 23, North	365 Broad Street	P.O. Box 588	509 So. White Horse	60 East Main Street	23 Park Avenue	P.O. Box 548	225 No. Main Street	295 Clifton Avenue
City	Pompton Plains	Bloomfield	Somers Point	Audubon	Bogota	Rutherford	Bordentown Township	Cape May Court House	Clifton
Incorporation Date	12-12-1940	10-14-1919	2-3-1943	8-10-1984	3-31-1893	2-21-1929	3-12-1888	8-22-1923	8-13-1941
Managing Officer	William H. Brickman	Joseph Kliminski	William Heidig	Joseph Y. Stroup	Robert McCarthy	Edward C. Gibney	Theodore Nitro	Herbert L. Hornsby J	Patrick Paolella
Telephone Number	201-839-3900	201-748-3600	609-927-6111	609-547-8100	201-489-3666	201-935-5000	609-298-6723	609-465-5600	201-365-1717
Docket Number	4826	5639	4995	1898	4353	4639	7195	1584	4881
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$96,881	$86,449	$98,898	$38,766	$35,748	$241,433	$5,348	$122,236	$88,825
FHA/VA Mortgages	35,778	69	15,186	1,488	425	6,282	0	874	2,532
Contracts and LTF's	0	9	0	0	0	0	65	0	0
Construction Mortgages	16,818	15,848	56,958	0	188	23,461	128	11,715	4,874
Total Mortgage Loans	$151,869	$102,358	$162,962	$40,166	$37,346	$271,896	$5,533	$134,825	$88,232
Less: Loans in Process	2,144	4,821	18,155	6	25	15,347	48	3,443	258
Net Mortgage Loans	$149,725	$98,337	$144,807	$40,166	$37,311	$255,749	$5,485	$131,382	$87,944
Mortgage Backed Securities	21,715	0	6,906	171	101	21,944	8,935	182	19,866
Total Mortgage Portfolio	$171,440	$98,337	$151,713	$40,337	$37,412	$277,693	$14,420	$131,564	$107,810
Other Loans	12,892	8,243	14,188	1,794	1,318	7,391	672	3,928	18,845
Real Estate Owned	0	0	486	5	0	1,253	0	53	3,588
Cash and Investments	61,548	6,884	18,773	6,129	14,183	51,332	3,131	23,333	21,649
Other Assets	17,332	3,738	18,782	910	571	18,893	543	6,883	8,945
Total Assets	$263,284	$116,394	$195,782	$49,175	$53,484	$347,762	$18,766	$165,753	$151,229
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$12,848	$12,257	$8,325	$2,842	$1,236	$11,843	$281	$7,858	$5,341
Other CD's	119,888	58,755	94,228	31,829	23,848	152,619	11,753	84,566	91,288
Transaction Accounts	68,884	3,441	18,518	1,848	0	5,886	646	8,416	4,257
MMDA'S	2	17,961	31,168	8,678	16,255	78,251	2,791	24,699	22,194
Passbook Accounts	46,836	17,298	18,723	2,676	5,785	38,972	2,398	25,184	21,361
Total Deposits (1)	$247,642	$101,712	$162,946	$46,273	$47,116	$298,691	$17,869	$154,635	$144,443
FHLB Advances	0	2,588	28,683	158	0	19,261	0	0	786
Other Borrowings	372	0	785	0	0	1,372	0	0	338
Other Liabilities	2,172	1,433	3,387	469	726	5,182	213	686	1,833
Total Liabilities	$250,186	$105,645	$187,641	$46,892	$47,842	$316,586	$18,082	$155,241	$147,488
Regulatory Net Worth	13,818	10,749	8,861	2,283	5,642	31,256	684	10,512	3,829
Total Liabilities and Net Worth	$263,284	$116,394	$195,782	$49,175	$53,484	$347,762	$18,766	$165,753	$151,229
(1) Includes IRA and Keogh Deposits	$18,618	$7,543	$14,183	$4,999	$3,987	$16,169	$1,811	$7,252	$7,872
(2) Stock Association									

Name	Central Jersey (2) S&L Ass'n.	Charter S&L Ass'n.	Chatham S&L Ass'n.	Clifton S&L Ass'n.	Colonial (2) S&L Ass'n.	Columbia S&L Ass'n.	Crest S&L Ass'n.	Delanco S&L Ass'n.	Dollar S&L Ass'n.
Address	591 Cranbury Road	438 Route 10	311 Main Street	1855 Clifton Avenue	1 West Westfield Ave	25-00 Broadway	P.O. Box 585	P.O. Box 128	893 Franklin Avenue
City	East Brunswick	Randolph Township	Chatham	Clifton	Roselle Park	Fair Lawn	Wildwood	Delanco	Newark
Incorporation Date	2-29-1892	3-14-1923	2-6-1908	6-11-1928	6-26-1984	3-31-1927	9-19-1919	5-9-1898	7-15-1925
Managing Officer	L. Doris Fritsch	Joseph J. Smith	Stanley N. Bess	Kenneth VanSaders	William J. Biunno	Robert T. Holland	Lucy Walker	Harry Myers, Jr.	Anthony Capriglione
Telephone Number	201-254-6680	201-366-3300	201-635-8500	201-473-2200	201-245-2313	201-796-3600	609-522-5115	609-461-0611	201-483-0001
Docket Number	1600	5691	6944	1997	4916	2454	2422	1993	6755
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$173,699	$128,428	$32,256	$120,943	$112,540	$632,891	$36,258	$17,210	$10,395
FHA/VA Mortgages	32,414	14,865	0	12,568	6,797	21,916	0	0	0
Contracts and LTF's	0	0	0	0	0	0	0	0	0
Construction Mortgages	58,684	834	268	144	15,002	19,144	34	0	445
Total Mortgage Loans	$264,797	$144,127	$32,516	$133,655	$134,339	$673,951	$36,292	$17,210	$10,840
Less: Loans in Process	36,829	268	110	144	4,951	6,668	11	0	79
Net Mortgage Loans	$227,968	$143,859	$32,406	$133,511	$129,388	$667,283	$36,281	$17,210	$10,761
Mortgage Backed Securities	9,724	32,871	5,097	42,830	78,388	161,181	0	5,118	220
Total Mortgage Portfolio	$237,692	$176,730	$37,503	$176,341	$207,696	$828,464	$36,281	$22,328	$10,981
Other Loans	11,638	12,168	3,395	2,230	28,656	164,853	228	4,232	714
Real Estate Owned	0	370	0	0	190	567	72	0	0
Cash and Investments	28,776	61,011	5,704	42,304	29,597	153,850	6,131	10,370	968
Other Assets	15,512	14,107	1,866	3,947	19,040	28,728	1,255	1,292	882
Total Assets	$285,618	$264,386	$48,468	$224,822	$276,179	$1,175,662	$43,967	$38,222	$13,545
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$17,849	$9,275	$4,671	$3,804	$13,714	$32,474	$3,216	$1,872	$1,146
Other CD's	113,510	98,457	24,215	114,039	149,497	493,212	21,961	15,344	5,168
Transaction Accounts	15,382	15,489	2,521	4,805	10,295	69,961	576	2,431	0
MMDA'S	78,387	63,973	10,119	34,236	45,255	158,367	7,588	9,428	0
Passbook Accounts	36,385	55,212	6,638	52,202	33,383	179,110	3,698	6,334	5,268
Total Deposits (1)	$253,433	$242,486	$48,164	$209,086	$252,144	$933,124	$36,959	$35,609	$11,574
FHLB Advances	6,871	0	0	0	18,000	75,339	3,000	0	0
Other Borrowings	477	0	0	0	1,250	93,665	0	208	0
Other Liabilities	4,711	2,677	481	3,379	4,173	20,469	456	379	294
Total Liabilities	$264,692	$245,883	$48,645	$212,465	$267,567	$1,122,597	$41,215	$36,196	$11,868
Regulatory Net Worth	20,926	19,383	(177)	12,357	8,612	53,065	2,752	2,026	1,677
Total Liabilities and Net Worth	$285,618	$264,386	$48,468	$224,822	$276,179	$1,175,662	$43,967	$38,222	$13,545
(1) Includes IRA and Keogh Deposits	$20,594	$19,991	$5,567	$17,286	$27,495	$158,624	$1,378	$0	$0
(2) Stock Association									

Name	East Jersey S&L Ass'n.	Elsora S&L Ass'n.	Empire S&L Ass'n.	Farmers & Mechanics S&L Ass'n.	Fellowship S&L Ass'n.	Fidelity Mutual S&L Ass'n.	First Atlantic S&L Ass'n.	First DeWitt S&L Ass'n.	First Financial (2) S&L Ass'n.
Address	88 Norwood Avenue	121 Broad Street	White Horse Pike and Broadway	Sunset & Salem Roads	95 North Washington Avenue	P.O. Box H	P.O. Box 1428	1120 Bloomfield Ave.	10 Woodbridge Center
City	Deal	Elizabeth	Haamonton	Burlington Twp.	Bergenfield	Collingswood	Plainfield	West Caldwell	Woodbridge
Incorporation Date	12-11-1869	12-27-1910	11-25-1871	4-1-1871	9-7-1927	5-11-1939	3-1-1888	3-23-1942	3-16-1868
Managing Officer	Lawrence W. Moss, Jr	Robert J. Olsen	Frank M. Calletta	Michael Bisceglie	Robert M. Westerdahl	Stephen R. Selverian	Gerald R. O'Keeffe	Robert Hicock	LeRoy R. Terry
Telephone Number	201-531-6550	201-355-2111	609-561-2222	609-386-2400	201-384-6900	609-858-1800	201-757-4400	201-751-2800	201-750-5850
Docket Number	6385	6630	1659	1587	2342	4680	8282	4933	6410
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$48,160	$19,950	$107,701	$138,990	$111,126	$39,984	$487,345	$213,849	$35,368
FHA/VA Mortgages	2,197	1,216	13,727	0	5,944	92	54,286	9,613	315
Contracts and LTF's	0	0	0	0	21	0	0	0	0
Construction Mortgages	1,070	0	7,036	51,315	26,753	629	86,046	18,755	1,471
Total Mortgage Loans	$43,427	$21,166	$128,464	$190,305	$143,844	$40,705	$627,677	$242,217	$37,154
Less: Loans in Process	379	0	3,705	10,111	10,663	422	38,046	11,007	559
Net Mortgage Loans	$43,048	$21,166	$124,759	$180,194	$133,181	$40,283	$589,631	$231,130	$36,595
Mortgage Backed Securities	4,101	27,021	1,536	36,879	68	10,042	189,051	53,034	251
Total Mortgage Portfolio	$47,149	$48,987	$126,295	$217,073	$133,249	$59,125	$779,482	$284,164	$36,046
Other Loans	3,120	358	20,700	16,008	12,252	1,419	105,437	11,704	8,335
Real Estate Owned	0	0	259	24	517	0	1,464	83	0
Cash and Investments	13,035	9,376	23,417	61,739	60,721	34,607	92,646	30,367	6,993
Other Assets	2,417	8,691	6,973	10,251	15,654	2,551	143,329	19,726	2,517
Total Assets	$66,529	$67,422	$177,644	$307,392	$222,393	$98,102	$1,202,558	$346,044	$54,692
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$5,975	$1,995	$12,007	$16,178	$11,408	$2,219	$35,620	$8,694	$9,768
Other CD's	28,425	31,048	71,178	162,342	101,152	57,544	467,624	158,136	24,319
Transaction Accounts	2,324	1,437	36,171	15,743	8,422	2,782	77,733	11,584	10,968
MMDA'S	17,200	3,082	8,988	66,466	28,327	13,298	199,572	52,484	2,820
Passbook Accounts	8,925	17,287	37,316	30,592	30,689	15,591	62,486	72,634	2,875
Total Deposits (1)	$62,849	$54,849	$165,660	$291,321	$179,998	$91,426	$892,955	$303,452	$49,950
FHLB Advances	0	11,300	3,000	0	7,000	1,000	105,500	13,000	0
Other Borrowings	0	0	1,944	372	23,258	390	144,738	7,115	74
Other Liabilities	634	595	2,716	2,648	2,919	1,269	17,328	2,778	1,006
Total Liabilities	$63,483	$66,744	$173,320	$294,341	$213,175	$94,085	$1,161,521	$326,345	$51,030
Regulatory Net Worth	3,046	678	4,324	13,051	9,218	4,017	41,037	19,699	2,862
Total Liabilities and Net Worth	$66,529	$67,422	$177,644	$307,392	$222,393	$98,102	$1,202,558	$346,044	$54,692
(1) Includes IRA and Keogh Deposits	$2,091	$1,129	$15,269	$30,730	$22,128	$8,779	$85,007	$17,432	$2,616
(2) Stock Association									

Name	First Jersey S&L Ass'n.	First S&L Bayonne	First S&L Little Falls	First S&L Penns Grove	First S&L Perth Amboy	First S&L Sea Isle City	Fort Lee S&L Ass'n.	Franklin S&L Ass'n.	Freehold S&L Ass'n.
Address	392 Main Street	P.O. Box 16	115 Main Street	125 S. Broadway P.O. Box 189	339 State Street	137 J.F.Kennedy Blvd	2011 Lemoine Avenue	137 West Broadway	68 West Main Street
City	Wyckoff	Bayonne	Little Falls	Pennsville	Perth Amboy	Sea Isle City	Fort Lee	Salem	Freehold
Incorporation Date	1-3-1986	8-19-1889	1-27-1928	11-16-1928	6-3-1981	9-20-1882	12-27-1892	4-18-1861	6-24-1869
Managing Officer	Rbt. Hetherington Jr	Patrick F.X. Nilan	Alfred Ekeman, Jr.	Stephen D. Miller	Joseph S. Yewaisis	Linda L. Black	Robert L. Pierson	David W. Lindstrom	David E. Sautters
Telephone Number	201-891-2200	201-437-1000	201-256-2100	609-678-4400	201-442-2770	609-263-7823	201-947-0700	609-935-2400	201-462-6700
Docket Number	8997	5861	1799	6811	5856	5236	4330	5286	5489
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$224,788	$134,722	$95,981	$67,421	$236,616	$47,449	$63,864	$38,762	$86,783
FHA/VA Mortgages	48,117	53,912	295	699	14,165	96	1,383	0	179
Contracts and LTF's	0	97	0	72	0	0	5,239	0	0
Construction Mortgages	11,650	442	2,224	4,470	9,729	0	1,395	1,617	13,900
Total Mortgage Loans	$276,555	$189,173	$98,500	$72,662	$260,510	$47,545	$71,881	$40,379	$100,782
Less: Loans in Process	7,196	79	225	1,166	477	1,181	867	877	3,682
Net Mortgage Loans	$269,359	$189,094	$98,275	$71,496	$260,033	$46,364	$70,214	$39,502	$97,100
Mortgage Backed Securities	13,822	67,781	11,685	198	60,229	64	36,772	24,830	0
Total Mortgage Portfolio	$283,181	$256,875	$109,960	$71,694	$320,262	$46,428	$106,986	$64,332	$97,100
Other Loans	2,369	9,610	5,861	7,698	22,343	1,684	5,661	7,332	3,555
Real Estate Owned	0	40	267	0	0	0	4,156	20	0
Cash and Investments	61,291	205,679	30,585	5,711	119,609	3,561	56,810	38,590	16,273
Other Assets	37,656	21,634	2,962	3,657	20,210	1,188	17,500	4,191	6,982
Total Assets	$384,497	$493,838	$149,635	$88,760	$482,424	$52,861	$191,121	$114,465	$123,990
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$17,538	$37,836	$1,046	$3,078	$33,154	$4,750	$5,797	$7,959	$22,329
Other CD's	169,618	243,007	94,864	45,392	167,880	22,457	106,231	52,548	44,770
Transaction Accounts	7,657	13,310	2,180	4,376	12,968	2,198	7,705	4,985	14,898
NOW'S	106,525	78,565	27,199	16,196	78,171	12,142	47,153	28,232	25,598
Passbook Accounts	18,780	75,817	15,310	8,830	86,805	3,481	22,288	16,734	9,659
Total Deposits (1)	$320,118	$448,535	$140,599	$77,072	$378,998	$45,028	$189,174	$102,458	$117,254
FHLB Advances	36,400	0	0	4,650	45,000	4,000	0	0	0
Other Borrowings	6,582	0	173	1,200	21,012	0	19,369	1,628	0
Other Liabilities	2,594	4,767	1,439	949	8,200	496	767	1,135	514
Total Liabilities	$365,614	$453,302	$142,211	$83,879	$453,210	$49,524	$209,310	$105,221	$117,768
Regulatory Net Worth	18,883	40,536	7,424	4,881	29,214	3,337	(18,189)	9,244	6,222
Total Liabilities and Net Worth	$384,497	$493,838	$149,635	$88,760	$482,424	$52,861	$191,121	$114,465	$123,990
(1) Includes IRA and Keogh Deposits	$21,394	$32,166	$9,250	$5,333	$27,831	$3,227	$6,954	$7,107	$5,331

(2) Stock Association

Name	Gibraltar S&L Ass'n.	Glen Ridge S&L Ass'n.	Glen Rock S&L Ass'n.	Guardian S&L Ass'n.	Guttenberg S&L Ass'n.	Haddon S&L Ass'n.	Haven S&L Ass'n.	Inter-Boro S&L Ass'n.	Investors S&L Ass'n.
Address	1839 So. Orange Ave.	329 Belleville Ave.	183 Rock Road	1410 Atlantic Ave.	6823 Bergenline Ave.	201 White Horse Pike	621 Washington St.	Rt. 70 & Springdale	249 Millburn Avenue
City	Newark	Bloomfield	Glen Rock	Atlantic City	Guttenberg	Haddon Heights	Hoboken	Cherry Hill	Millburn
Incorporation Date	3-18-1889	3-30-1914	9-29-1922	2-4-1943	5-23-1987	2-16-1985	12-16-1938	3-28-1939	5-14-1926
Managing Officer	Vincent P. Murphy	Walter H. Foster, Jr.	Leonard Pikaard, Sr.	Fred G. Rishel	Alan L. Williams	Stanley A. Smith	John H. Wessling	Joseph M. Ochman, Sr	Roland Lewan, Jr.
Telephone Number	201-372-1221	201-743-8471	201-652-8772	609-344-9827	201-869-9300	609-547-3700	201-659-3600	609-424-1000	201-376-5100
Docket Number	4884	1797	2246	4994	2195	1168	4610	4658	2573
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$81,496	$65,839	$41,225	$43,478	$67,899	$86,782	$132,238	$165,192	$216,894
FHA/VA Mortgages	85	43,868	5	7,783	9,131	784	26,809	215	17,276
Contracts and LTF's	0	0	0	0	1,753	0	0	0	0
Construction Mortgages	635	26,565	615	653	788	248	6,957	14,088	3,658
Total Mortgage Loans	$82,216	$136,264	$41,845	$51,914	$79,571	$87,654	$165,284	$179,487	$237,828
Less: Loans in Process	297	4,797	1,644	243	5,649	186	2,114	8,529	0
Net Mortgage Loans	$81,919	$131,467	$40,201	$51,671	$73,922	$87,548	$163,898	$170,878	$237,828
Mortgage Backed Securities	8,458	46,285	0	15,122	38	9	15,483	85,892	414,897
Total Mortgage Portfolio	$90,377	$177,752	$40,201	$66,793	$73,952	$87,557	$178,493	$256,770	$651,925
Other Loans	1,872	2,892	633	1,497	1,444	675	12,755	6,894	193,195
Real Estate Owned	27	351	0	0	0	0	927	69	0
Cash and Investments	10,675	43,253	10,787	30,786	21,420	82,795	25,798	247,817	1,194,227
Other Assets	5,922	10,748	2,046	2,131	4,162	3,386	6,387	12,685	17,452
Total Assets	$108,873	$234,188	$53,667	$101,207	$101,791	$174,413	$225,272	$523,435	$2,056,799
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$9,286	$8,679	$738	$3,764	$6,822	$0	$16,934	$42,991	$136,131
Other CD's	44,586	110,611	28,812	63,447	54,995	101,424	115,476	285,388	236,432
Transaction Accounts	6,398	13,410	1,661	1,586	1,374	1,854	5,919	14,641	33,816
MMDA'S	13,858	48,349	12,432	16,795	9,488	32,812	39,764	95,821	771,278
Passbook Accounts	12,675	48,918	7,378	9,933	18,192	26,278	25,127	47,252	89,781
Total Deposits (1)	$85,915	$213,959	$50,213	$95,525	$89,983	$162,368	$203,228	$485,285	$1,267,358
FHLB Advances	15,458	786	0	0	0	0	6,588	1,888	58,888
Other Borrowings	1,181	6,278	0	0	0	372	0	3,815	622,849
Other Liabilities	1,413	3,138	459	876	1,285	1,749	2,568	5,451	18,787
Total Liabilities	$103,879	$224,145	$50,672	$96,401	$91,268	$164,481	$212,288	$495,551	$1,958,186
Regulatory Net Worth	4,194	10,043	2,995	4,886	10,523	9,932	12,984	27,884	186,693
Total Liabilities and Net Worth	$108,873	$234,188	$53,667	$101,287	$101,791	$174,413	$225,272	$523,435	$2,056,799
(1) Includes IRA and Keogh Deposits	$6,621	$12,869	$1,742	$5,825	$2,544	$8,135	$12,667	$116,469	$24,185
(2) Stock Association									

Name	Irving S&L Ass'n.	Jersey Shore S&L Ass'n.	Lakeland (2) S&L Ass'n.	Lakeview S&L Ass'n.	Landis S&L Ass'n.	Lincoln Park S&L Ass'n.	Little Falls S&L Ass'n.	Llewellyn-Edison S&L Ass'n.	Magyar S&L Ass'n.
Address	P.O. Box 2567	P.O. Box 727	250 Route 18 P.O. Box 397	1117-1119 Main St.	P.O. Box D	31 Boonton Turnpike	86 Main Street	474 Prospect Avenue	181 French Street
City	Paterson	Toms River	Succasunna	Paterson	Vineland	Lincoln Park	Little Falls	West Orange	New Brunswick
Incorporation Date	12-12-1940	9-13-1943	8-6-1925	7-28-1922	3-19-1924	1-12-1923	3-16-1887	1-6-1913	8-17-1922
Managing Officer	William G. Edie	James F. Leen	Henry A. Becker	Kevin J. Coogan	Frank Camarata	David S. Passafaro	John P. Pallara	James D. Smith, Sr.	William J. Kukor
Telephone Number	201-423-2000	201-349-1000	201-584-6666	201-742-3850	609-691-6010	201-694-8481	201-256-6100	201-736-0020	201-249-2438
Docket Number	4825	5820	5754	1394	4593	2694	5481	2854	5775
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$112,891	$367,684	$148,655	$82,564	$46,073	$16,423	$102,242	$86,188	$53,694
FHA/VA Mortgages	14,782	39,464	5	4	5	0	0	440	11,411
Contracts and LTF's	0	2,572	6	0	24	0	0	0	0
Construction Mortgages	6,393	8,230	1,236	7,500	1,833	125	0	2,811	5,861
Total Mortgage Loans	$133,986	$417,870	$149,902	$90,068	$47,935	$16,548	$102,242	$89,359	$70,166
Less: Loans in Process	2,656	1,718	1,246	4,628	83	39	29	1,122	1,007
Net Mortgage Loans	$131,330	$416,152	$148,656	$85,440	$47,852	$16,509	$102,213	$88,237	$69,159
Mortgage Backed Securities	68,877	85,500	21,192	1,352	2,274	1,844	15,033	685	16,394
Total Mortgage Portfolio	$200,207	$501,652	$169,848	$86,792	$50,126	$18,353	$117,246	$88,922	$85,553
Other Loans	21,618	34,447	3,118	3,973	5,662	2,178	1,359	2,185	4,380
Real Estate Owned	898	5,920	88	1,169	30	0	123	0	62
Cash and Investments	35,257	66,858	45,197	9,827	6,128	4,678	25,771	12,726	21,321
Other Assets	29,898	65,631	8,128	6,829	2,895	767	3,537	3,393	2,538
Total Assets	$287,878	$673,708	$226,379	$107,790	$64,841	$25,976	$148,036	$107,226	$113,774
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$4,115	$26,868	$18,612	$1,581	$4,719	$699	$4,232	$18,541	$4,119
Other CD's	146,959	347,688	110,359	58,199	42,798	18,484	96,264	58,287	68,581
Transaction Accounts	18,775	28,616	6,831	2,338	1,588	788	2,863	9,963	4,198
MMDA'S	45,575	107,196	9,884	17,211	5,978	7,478	24,918	13,495	14,681
Passbook Accounts	62,704	86,255	58,841	19,215	3,826	4,389	12,913	17,565	24,859
Total Deposits (1)	$278,128	$587,823	$187,647	$98,544	$58,829	$23,758	$141,182	$101,771	$106,358
FHLB Advances	0	48,500	0	5,000	2,200	0	0	1,000	0
Other Borrowings	1,339	2,713	0	4,337	368	65	0	0	223
Other Liabilities	2,886	6,628	2,224	1,945	1,112	279	1,487	1,402	1,156
Total Liabilities	$274,353	$645,664	$189,871	$101,826	$62,509	$24,094	$142,669	$104,173	$109,737
Regulatory Net Worth	13,525	28,044	36,508	5,964	1,532	1,882	5,367	3,053	4,037
Total Liabilities and Net Worth	$287,878	$673,708	$226,379	$107,790	$64,841	$25,976	$148,036	$107,226	$113,774
(1) Includes IRA and Keogh Deposits	$15,934	$29,826	$20,982	$4,470	$2,749	$1,937	$0	$6,275	$6,928
(2) Stock Association									

Name	Manasquan S&L Ass'n.	Manville S&L Ass'n.	Marine View S&L Ass'n.	Mayflower S&L Ass'n.	Mercer S&L Ass'n.	Metuchen S&L Ass'n.	Millington S&L Ass'n.	Millville S&L Ass'n.	Monroe S&L Ass'n.
Address	P.O. Drawer E	313 South Main St.	1184 Highway 35	72 South Livingston Avenue	P.O. Box 5825	P.O. Box 431	1932 Long Hill Rd.	219 No. High Street	114 South Main St.
City	Manasquan	Manville	Middletown	Livingston	Trenton	Metuchen	Millington	Millville	Williamstown
Incorporation Date	5-6-1874	3-11-1920	10-17-1938	2-20-1936	12-21-1911	9-7-1897	10-11-1911	10-16-1941	1-31-1870
Managing Officer	Thomas F. Blake	Barbara Kulick	Rodney Kruse	Norman Goldfarb	John Hipple	Katherine J. Liseno	Fred H. Lachenauer	Daniel F. Baer	John F. Schock, Jr.
Telephone Number	201-223-2882	201-722-2776	201-671-2400	201-992-6262	609-394-7184	201-548-7400	201-647-3838	609-825-0809	609-629-6439
Docket Number	5398	7041	4590	5334	1900	4742	4566	4983	4752
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$43,981	$6,985	$65,110	$52,042	$43,821	$46,240	$34,832	$23,751	$18,154
FHA/VA Mortgages	5,385	0	2,872	838	4,688	1,263	0	519	0
Contracts and LTF's	0	0	0	0	22	0	0	0	0
Construction Mortgages	28,396	942	4,769	0	9,548	2,962	1,369	475	561
Total Mortgage Loans	$69,682	$7,927	$71,951	$52,872	$58,071	$50,465	$35,401	$24,745	$18,715
Less: Loans in Process	2,486	194	2,283	0	4,780	1,798	571	342	316
Net Mortgage Loans	$67,196	$7,733	$69,668	$52,872	$53,291	$48,667	$34,838	$24,403	$18,399
Mortgage Backed Securities	10,479	0	10,936	29,973	8,173	0	3,754	13,536	2,740
Total Mortgage Portfolio	$77,675	$7,733	$80,604	$82,845	$61,464	$48,667	$38,584	$37,959	$21,139
Other Loans	4,759	163	4,504	2,864	1,677	1,899	2,612	591	1,426
Real Estate Owned	0	0	0	0	221	0	0	0	0
Cash and Investments	10,917	611	20,860	9,432	17,943	13,077	13,523	15,426	5,810
Other Assets	3,985	255	5,992	1,343	5,868	1,341	1,262	1,904	775
Total Assets	$107,190	$8,762	$119,960	$96,484	$86,373	$65,184	$55,981	$55,880	$29,150
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$5,276	$114	$7,000	$5,468	$4,137	$3,004	$5,091	$922	$325
Other CD's	49,171	4,645	58,629	43,539	39,870	24,819	25,119	31,005	15,232
Transaction Accounts	5,987	0	5,855	3,786	1,556	3,421	2,512	2,495	4,428
NOW'S	24,085	1,554	26,848	27,482	18,532	16,386	16,688	8,406	2,673
Passbook Accounts	10,579	1,642	12,144	9,544	8,041	12,152	3,092	8,253	4,838
Total Deposits (1)	$95,098	$7,955	$110,668	$89,739	$72,936	$60,582	$52,582	$51,081	$27,488
FHLB Advances	0	0	0	0	7,000	0	0	0	0
Other Borrowings	0	0	1,738	0	0	0	0	165	0
Other Liabilities	1,197	155	1,601	679	3,179	970	340	470	296
Total Liabilities	$96,295	$8,110	$114,007	$90,418	$83,115	$61,552	$52,842	$51,716	$27,784
Regulatory Net Worth	10,895	652	5,953	6,066	3,258	3,632	3,139	4,164	1,366
Total Liabilities and Net Worth	$107,190	$8,762	$119,960	$96,484	$86,373	$65,184	$55,981	$55,880	$29,150
(1) Includes IRA and Keogh Deposits	$6,872	$0	$3,210	$4,766	$3,939	$7,145	$5,091	$2,418	$1,598
(2) Stock Association									

Name	Mutual Aid S&L Ass'n.	Nassau S&L Ass'n.	New Jersey S&L Ass'n.	Newton S&L Ass'n.	North Jersey S&L Ass'n.	Nutley S&L Ass'n.	NVE S&L Ass'n.	Ocean City Home S&L Ass'n.	Old Borough S&L Ass'n.
Address	Highway 71 & Main St	P.O. Box 518	296 White Horse Pike	P.O. Box 130	P.O. Box 2827	371 Franklin Avenue	78-76 Engle Street	1001 Asbury Avenue	1434 South Broad St.
City	Manasquan	Princeton	Atco	Newton	Clifton	Nutley	Englewood	Ocean City	Trenton
Incorporation Date	12-28-1923	3-17-1924	11-28-1925	8-25-1898	2-17-1939	1-2-1928	5-18-1887	12-4-1912	5-11-1928
Managing Officer	Gerald F. McMaster	John Lasley	Donald F. DeNucci	John Goriscak	Warren H. Kleet	John V. Kelly	John B. Zanetti	Robert L. Smith, II	Frank M. Russo
Telephone Number	201-223-3434	609-924-4498	609-767-1550	201-383-2211	201-773-5900	201-661-3200	201-568-6700	609-399-8012	609-393-4148
Docket Number	4889	5931	5826	6497	4636	2264	4242	5891	5679
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$58,419	$169,397	$39,725	$19,162	$159,854	$106,487	$145,829	$68,293	$66,293
FHA/VA Mortgages	1,931	1,624	22	4,619	125,369	1,456	1,164	712	5,519
Contracts and LTF's	0	4	0	0	0	0	0	0	0
Construction Mortgages	0	734	8,920	95	17,556	5,738	1,251	2,693	3,739
Total Mortgage Loans	$60,350	$171,759	$48,667	$23,676	$302,779	$113,681	$148,244	$63,698	$75,551
Less: Loans in Process	48	1,048	2,380	13	3,788	0	421	734	167
Net Mortgage Loans	$60,302	$170,711	$46,287	$23,663	$298,991	$113,681	$147,823	$62,964	$75,384
Mortgage Backed Securities	14,463	47,779	1,272	100	20,950	32,530	62,068	2,592	20,404
Total Mortgage Portfolio	$74,765	$218,490	$47,559	$23,763	$319,941	$146,131	$209,891	$65,556	$95,788
Other Loans	14,432	6,385	7,017	2,196	2,367	6,857	9,851	995	4,957
Real Estate Owned	1,807	948	81	861	979	39	0	63	7,040
Cash and Investments	28,831	25,944	7,334	11,544	38,174	52,748	64,637	13,974	47,838
Other Assets	9,285	24,583	2,176	1,373	65,875	24,883	7,926	4,486	8,268
Total Assets	$123,950	$275,853	$64,167	$39,737	$419,336	$232,658	$292,385	$85,076	$163,883
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$7,742	$18,098	$8,244	$2,242	$15,271	$7,877	$16,547	$4,879	$8,868
Other CD's	57,438	128,862	29,166	17,686	185,348	121,825	121,868	34,327	83,224
Transaction Accounts	18,255	11,661	1,525	5,526	12,531	8,536	18,259	6,384	47,885
MMDA'S	19,489	89,524	18,289	7,381	61,882	48,882	77,312	27,498	0
Passbook Accounts	21,179	17,852	7,486	6,618	64,966	38,748	42,322	6,258	15,748
Total Deposits (1)	$116,113	$256,397	$56,638	$39,373	$339,910	$216,988	$268,388	$78,458	$155,725
FHLB Advances	2,888	0	4,748	0	69,888	0	0	0	0
Other Borrowings	445	0	288	0	298	0	0	0	782
Other Liabilities	1,178	7,383	284	289	7,165	2,548	3,412	632	1,696
Total Liabilities	$119,736	$263,780	$61,862	$39,582	$416,373	$219,528	$271,712	$79,898	$158,283
Regulatory Net Worth	4,214	12,073	2,385	155	2,963	13,130	20,593	5,986	5,688
Total Liabilities and Net Worth	$123,950	$275,853	$64,167	$39,737	$419,336	$232,658	$292,385	$85,076	$163,883
(1) Includes IRA and Keogh Deposits	$13,892	$28,237	$3,728	$1,987	$13,948	$15,259	$24,552	$4,932	$12,257
(2) Stock Association									

Name	Oritani S&L Ass'n.	Palisade S&L Ass'n.	Pamrapo S&L Ass'n.	Polifly S&L Ass'n.	Prospect Park S&L Ass'n.	Pulaski S&L Ass'n.	Pulawski (2) S&L Ass'n.	Ramsey's S&L Ass'n.	Raritan Valley (2) S&L Ass'n.
Address	321 Main Street	5318 Bergenline Ave.	611 Avenue C	181 Boulevard	989 McBride Avenue	860-18th Avenue	6 Jackson Street	18 North Spruce St.	P.O. Box 426
City	Hackensack	West New York	Bayonne	Hasbrouck Heights	West Paterson	Irvington	South River	Ramsey	East Brunswick
Incorporation Date	3-10-1911	3-31-1891	1-24-1887	4-23-1924	6-12-1926	6-17-1943	11-6-1916	8-26-1898	1-10-1925
Managing Officer	Philip D. Wyks	Douglas H. Lane, Jr.	William J. Campbell	Frederick T. Muller	Russell L. Frignoca	Thomas Bentkowski	Benjamin Konopacki	George J. Morse	Joseph Paparatto
Telephone Number	201-343-3800	201-641-3200	201-339-4600	201-288-3960	201-890-1234	201-374-8300	201-257-2400	201-327-0862	201-238-5775
Docket Number	2519	4545	5584	1583	4188	5816	6784	5256	6268
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$177,842	$39,879	$132,692	$168,482	$229,488	$72,461	$174,385	$23,485	$116,250
FHA/VA Mortgages	27,393	43,635	8,096	9,680	3,646	5,663	25,173	346	641
Contracts and LTF's	31	0	0	0	0	89	0	0	0
Construction Mortgages	1,980	11,880	2,869	50,353	60,219	481	8,715	292	94
Total Mortgage Loans	$206,366	$95,394	$142,857	$228,515	$293,273	$78,614	$208,273	$24,043	$116,995
Less: Loans in Process	3,046	8,124	425	23,729	10,220	101	4,951	12	1,287
Net Mortgage Loans	$203,320	$87,270	$142,432	$204,786	$283,053	$78,513	$203,322	$24,031	$115,708
Mortgage Backed Securities	3,449	48,306	45,635	10,584	2,141	10,837	8,318	0	6,230
Total Mortgage Portfolio	$206,769	$135,576	$188,067	$215,290	$285,194	$96,350	$211,640	$24,031	$121,938
Other Loans	0	7,274	9,175	24,314	25,650	131	1,930	4,428	23,221
Real Estate Owned	457	168	0	0	250	0	0	517	211
Cash and Investments	97,860	75,267	37,994	33,962	28,704	22,860	46,782	5,648	14,859
Other Assets	11,655	47,772	8,920	12,164	38,145	5,371	3,464	2,177	32,688
Total Assets	$315,941	$266,057	$244,156	$285,730	$361,943	$124,112	$263,736	$36,801	$192,917
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$11,979	$8,821	$13,884	$21,823	$25,433	$2,847	$9,612	$4,315	$4,483
Other CD's	101,337	88,297	84,930	127,585	169,151	81,488	134,257	14,757	59,870
Transaction Accounts	14	21,985	9,246	6,928	28,860	1,975	5,631	2,355	29,865
NOW'S	111,284	41,544	58,856	75,729	39,428	18,443	46,223	8,693	16,909
Passbook Accounts	58,554	88,128	54,199	38,599	62,416	19,148	37,388	5,261	13,651
Total Deposits (1)	$283,168	$248,677	$213,115	$261,784	$316,498	$115,901	$235,113	$35,381	$123,898
FHLB Advances	0	0	18,380	175	21,150	0	0	0	28,321
Other Borrowings	0	318	183	0	2,758	0	872	0	9,389
Other Liabilities	6,496	1,638	3,382	2,692	8,122	2,340	1,619	380	16,319
Total Liabilities	$289,664	$242,633	$226,980	$264,651	$348,512	$118,241	$237,604	$35,761	$177,927
Regulatory Net Worth	26,277	23,424	17,256	21,079	13,431	5,871	26,132	1,040	14,990
Total Liabilities and Net Worth	$315,941	$266,057	$244,156	$285,730	$361,943	$124,112	$263,736	$36,801	$192,917
(1) Includes IRA and Keogh Deposits	$2,967	$8,478	$15,680	$16,710	$22,921	$2,958	$5,818	$3,277	$14,133
(2) Stock Association									

Name	Reliance S&L Ass'n.	Ridgewood S&L Ass'n.	Riverside (2) S&L Ass'n.	Robert Treat S&L Ass'n.	Roebling S&L Ass'n.	Roma S&L Ass'n.	Roselle S&L Ass'n.	Schuyler S&L Ass'n.	Security S&L Ass'n.
Address	1525 Irving Street	55 North Broad St.	15-17 Scott Street P.O. Box 219	1152 So. Orange Ave.	P.O. Box 66	485 Hamilton Avenue	235 Chestnut Street	24 Davis Avenue	818 Landis Avenue
City	Rahway	Ridgewood	Riverside	Newark	Roebling	Trenton	Roselle	Kearny	Vineland
Incorporation Date	1-29-1920	4-2-1885	5-5-1886	8-11-1905	1-2-1923	9-20-1920	5-25-1889	9-3-1924	12-7-1942
Managing Officer	James P. Allen	Grace J. Stocker	Joseph DiLeo	Walter Provost, Sr.	Leonard Willis	Rudolph A. Palombi	John R. Kliner	Henry Naddi	Ronald A. Seagraves
Telephone Number	201-388-2282	201-445-4000	609-461-8461	201-373-2344	609-499-8894	609-599-9381	201-245-1885	201-991-7268	609-691-2400
Docket Number	1315	1995	5686	4885	6923	4612	1861	4683	4980
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$57,697	$55,792	$61,779	$31,321	$13,245	$166,685	$63,622	$41,641	$394,584
FHA/VA Mortgages	3,482	646	50	7,362	78	19,675	2,670	66	27,873
Contracts and LTF's	0	0	0	0	0	14	8	0	923
Construction Mortgages	0	159	415	1,085	687	5,296	792	0	25,985
Total Mortgage Loans	$61,179	$56,597	$62,244	$39,768	$13,922	$191,590	$67,092	$41,707	$449,285
Less: Loans in Process	0	0	186	179	191	2,644	92	0	9,136
Net Mortgage Loans	$61,179	$56,597	$62,058	$39,589	$13,731	$188,946	$67,000	$41,707	$440,149
Mortgage Backed Securities	0	0	17,471	16,572	0	37,640	91,000	4,804	92,875
Total Mortgage Portfolio	$61,179	$56,597	$79,529	$56,161	$13,731	$226,586	$158,000	$46,511	$533,024
Other Loans	15,682	2,764	6,959	777	778	17,672	3,643	1,385	288,987
Real Estate Owned	0	0	1,829	49	0	0	1	0	2,872
Cash and Investments	6,158	8,679	8,485	21,498	4,911	51,325	46,688	7,637	55,825
Other Assets	3,858	838	18,121	1,984	679	8,900	3,665	959	158,837
Total Assets	$86,861	$68,878	$186,546	$88,389	$28,099	$384,483	$212,789	$56,492	$958,665
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$3,259	$3,899	$12,371	$0	$235	$24,359	$9,223	$2,852	$115,891
Other CD's	$3,516	34,581	42,581	68,479	18,614	154,578	118,124	32,347	367,579
Transaction Accounts	6,673	1,574	16,663	0	5,879	13,837	4,713	0	72,964
MMDA'S	14,741	14,267	11,668	18,788	0	54,165	41,538	11,189	116,952
Passbook Accounts	8,789	8,372	12,283	9,428	3,338	31,973	24,813	6,774	88,688
Total Deposits (1)	$96,898	$62,693	$95,558	$88,687	$19,266	$278,112	$198,483	$52,362	$754,866
FHLB Advances	2,888	0	6,588	0	0	0	0	0	142,588
Other Borrowings	0	0	227	288	74	622	0	171	7,583
Other Liabilities	564	871	1,847	358	161	3,844	2,684	668	9,456
Total Liabilities	$99,462	$63,564	$184,132	$81,213	$19,581	$281,778	$281,887	$53,193	$913,685
Regulatory Net Worth	(13,481)	5,314	4,414	(824)	598	22,785	11,782	3,299	37,868
Total Liabilities and Net Worth	$86,861	$68,878	$188,546	$88,389	$28,099	$384,483	$212,789	$56,492	$958,665
(1) Includes IRA and Keogh Deposits	$3,617	$3,976	$18,796	$3,327	$1,318	$11,883	$9,728	$2,299	$94,391

(2) Stock Association

Name	Shadow Lawn S&L Ass'n.	Somerset S&L Ass'n.	South Bergen S&L Ass'n.	South Jersey S&L Ass'n.	Spencer S&L Ass'n.	Statewide S&L Ass'n.	Sturdy S&L Ass'n.	Tri-County (2) S&L Ass'n.	Union City S&L Ass'n.
Address	PO Box 35 241 Monmouth Road	P.O. Box 220	P.O. Box 56	1501 Black Horse Pk.	34 Outwater Lane	78 Sip Avenue	P.O. Box 98	30 West Main Street	4200 Bergenline Ave.
City	West Long Branch	Bound Brook	Wood-Ridge	Turnersville	Garfield	Jersey City	Stone Harbor	Maple Shade	Union City
Incorporation Date	12-13-1927	5-4-1887	4-27-1927	3-10-1926	7-5-1939	8-6-1943	6-26-1922	11-16-1923	1-24-1941
Managing Officer	Royal E. Fliedner	David M. Prugh	Herbert C Hermann	Robert J. Colacicco	Charles Duess	Edward A. Mallaney	John L. Arscott	Paride Simone	Richard W. Loeffler, Jr.
Telephone Number	201-222-1100	201-560-1700	201-939-3400	609-629-6000	201-772-6700	201-795-7700	609-368-2911	609-779-2500	201-330-2400
Docket Number	4613	2343	5003	5377	4693	5015	2365	6465	4837
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$331,091	$154,970	$90,177	$52,414	$398,371	$156,588	$125,094	$24,987	$38,685
FHA/VA Mortgages	87,236	5,063	1,299	3,168	65,663	65,396	141	143	18,071
Contracts and LTF's	455	0	0	0	0	0	0	100	0
Construction Mortgages	46,896	20,992	0	234	12,327	24,409	3,609	845	9,170
Total Mortgage Loans	$465,678	$181,025	$91,476	$55,816	$468,361	$246,393	$128,844	$26,075	$57,926
Less: Loans in Process	17,713	8,562	80	79	5,513	6,069	1,288	288	3,462
Net Mortgage Loans	$447,965	$172,463	$91,396	$55,737	$462,848	$240,324	$127,644	$25,867	$54,464
Mortgage Backed Securities	68,126	38,649	3,917	35,734	37,812	177,060	151	4,870	484
Total Mortgage Portfolio	$516,091	$211,112	$95,313	$91,471	$500,660	$417,384	$127,795	$30,737	$54,948
Other Loans	16,413	4,639	649	9,392	3,741	29,852	4,116	18,471	238
Real Estate Owned	1,589	221	9	0	0	70	0	1,648	0
Cash and Investments	128,477	62,688	43,970	34,695	63,133	95,320	17,185	9,987	14,715
Other Assets	67,293	16,077	2,198	3,351	12,186	54,918	3,619	1,837	3,475
Total Assets	$721,863	$294,737	$142,138	$138,999	$579,640	$597,744	$152,715	$62,680	$73,376
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$37,259	$3,898	$3,140	$2,992	$6,745	$23,253	$15,356	$2,210	$3,886
Other CD's	272,668	151,265	75,982	64,926	323,245	251,595	75,874	42,828	15,313
Transaction Accounts	59,484	22,858	1,787	14,857	14,725	13,437	11,861	2,155	2,456
NOW's	126,643	37,384	31,418	19,794	68,985	117,449	31,775	4,488	16,424
Passbook Accounts	118,746	52,724	19,213	27,625	114,487	93,930	8,863	4,369	25,634
Total Deposits (1)	$606,882	$267,249	$131,388	$130,194	$528,187	$499,664	$142,929	$55,250	$62,913
FHLB Advances	77,818	0	0	0	0	26,500	0	9,000	0
Other Borrowings	5,557	0	0	0	12	38,617	119	1,275	87
Other Liabilities	8,655	9,410	1,858	1,640	9,925	2,353	745	1,452	848
Total Liabilities	$698,832	$276,659	$132,438	$131,834	$538,044	$559,334	$143,793	$66,977	$63,848
Regulatory Net Worth	23,831	18,078	9,692	7,075	49,596	38,410	8,922	(4,297)	9,528
Total Liabilities and Net Worth	$721,863	$294,737	$142,138	$138,909	$579,640	$597,744	$152,715	$62,680	$73,376
(1) Includes IRA and Keogh Deposits	$38,123	$28,589	$6,167	$19,186	$22,326	$24,782	$18,871	$1,464	$1,834
(2) Stock Association									

Name	United Roosevelt S&L Ass'n.	United S&L Ass'n.	United S&L Trenton S&L Ass'n.	Valley S&L Ass'n.	Volunteer S&L Ass'n.	Wasel S&L Ass'n.	Wayne S&L Ass'n.	West Essex S&L Ass'n.	West Orange S&L Ass'n.
Address	11-15 Cooke Avenue	136 Market Street	P.O. Box 6639	15 Van Valen Street	187 Main Street	175 Wallington Ave.	1255 Hamburg Trnpke.	417 Bloomfield Ave.	487 Pleasant Valley Way
City	Carteret	Paterson	Lawrenceville	Closter	Little Ferry	Wallington	Wayne	Caldwell	West Orange
Incorporation Date	6-29-1914	2-5-1941	11-17-1915	2-9-1888	6-22-1925	2-26-1920	8-29-1921	10-22-1915	7-31-1957
Managing Officer	Emil E. Nudrak	Donald J. Moskowitz	Thomas J. Lynam	John A. Ruckstuhl	Emd. P. Kinchley, Jr	Walter Skrinski	Cortland Munn	Leopold M. Montanaro	Richard Duess
Telephone Number	201-541-5445	201-279-6200	609-896-8000	201-768-4600	201-641-3331	201-777-1020	201-694-2300	201-226-7911	201-731-4630
Docket Number	3834	4839	8985	8613	8182	8863	2243	4684	6286
ASSETS (AMOUNTS IN $THOUSANDS)									
Conventional Mortgages	$24,578	$157,871	$163,214	$128,314	$33,600	$3,388	$112,544	$188,779	$35,584
FHA/VA Mortgages	6,467	8,021	3,685	0	0	0	0	921	4,181
Contracts and LTF's	0	0	0	0	0	0	0	0	0
Construction Mortgages	0	19,653	51,112	13,836	688	0	1,153	14,091	1,953
Total Mortgage Loans	$31,045	$185,545	$218,011	$142,150	$34,288	$3,388	$113,697	$115,791	$41,638
Less: Loans in Process	0	12,524	27,558	4,691	120	0	313	11,391	378
Net Mortgage Loans	$31,045	$173,021	$190,453	$137,459	$34,168	$3,388	$113,384	$104,400	$41,260
Mortgage Backed Securities	18,137	20,088	4,732	16,818	730	112	0	23,098	4,337
Total Mortgage Portfolio	$49,182	$193,109	$195,185	$154,277	$34,898	$3,500	$113,384	$127,498	$45,597
Other Loans	113	18,676	44,882	16,153	4,192	17	783	2,851	463
Real Estate Owned	0	0	785	2,415	0	0	0	226	45
Cash and Investments	16,278	37,358	38,393	104,321	1,932	1,842	24,899	23,147	5,711
Other Assets	1,197	8,523	20,221	11,098	2,086	173	1,482	5,316	2,340
Total Assets	$66,770	$249,666	$291,386	$288,264	$43,108	$4,732	$140,548	$159,238	$54,156
LIABILITIES AND NET WORTH									
Deposits:									
Jumbo CD's	$879	$16,686	$13,158	$3,927	$3,295	$0	$11,359	$12,341	$2,837
Other CD's	36,828	139,814	139,196	136,419	8,858	3,271	62,786	57,523	23,778
Transaction Accounts	1,167	14,521	12,613	11,424	23,842	0	3,319	8,950	1,588
MMDA'S	8,897	38,188	53,938	54,488	0	0	36,478	24,744	9,936
Passbook Accounts	13,137	33,836	34,584	55,494	6,369	1,142	16,955	21,352	11,298
Total Deposits (1)	$60,908	$234,165	$253,489	$261,744	$41,564	$4,413	$130,889	$124,910	$49,333
FHLB Advances	0	0	19,588	0	0	0	0	21,000	0
Other Borrowings	0	0	869	265	0	0	0	297	0
Other Liabilities	515	1,844	2,819	5,214	338	60	1,888	1,708	777
Total Liabilities	$61,423	$236,009	$276,677	$267,223	$41,902	$4,473	$132,777	$147,915	$50,110
Regulatory Net Worth	5,347	13,657	14,709	21,041	1,206	259	7,771	11,315	4,046
Total Liabilities and Net Worth	$66,770	$249,666	$291,386	$288,264	$43,108	$4,732	$140,548	$159,230	$54,156
(1) Includes IRA and Keogh Deposits	$3,122	$5,368	$17,838	$20,578	$3,615	$0	$4,448	$8,252	$1,484
(2) Stock Association									

Name	Westwood S&L Ass'n.	White Horse (2) S&L Ass'n.	Yorkwood S&L Ass'n.	Young Mm's S&L Ass'n.	
Address	700-76 Broadway	3745 Quakerbridge Rd	1 Frederick Rd.	85 West Broad Street	
City	Westwood	Trenton	Warren	Bridgeton	State Totals
Incorporation Date	1-28-1986	10-28-1926	4-27-1918	1-28-1913	
Managing Officer	William J. Woods	Brian Haynes	Owen V. McNany	Frank Chiappine	
Telephone Number	201-666-5882	609-586-8288	201-561-5988	609-451-5888	
Docket Number	1862	5711	5279	4983	
ASSETS (AMOUNTS IN $THOUSANDS)					
Conventional Mortgages	$28,752	$33,448	$102,566	$14,386	$11,646,661
FHA/VA Mortgages	98	97	4,191	4,328	1,137,487
Contracts and LTF's	0	0	452	37	11,984
Construction Mortgages	0	0	4,763	0	1,827,264
Total Mortgage Loans	$28,850	$33,537	$111,972	$18,663	$13,823,396
Less: Loans in Process	0	143	1,814	94	406,614
Net Mortgage Loans	$28,850	$33,394	$110,158	$18,569	$13,416,782
Mortgage Backed Securities	38	0	48,048	73,610	3,023,474
Total Mortgage Portfolio	$28,888	$33,394	$158,206	$92,179	$16,448,256
Other Loans	1,021	1,468	5,034	669	1,510,254
Real Estate Owned	0	0	1,437	0	49,585
Cash and Investments	5,717	16,995	35,192	25,635	5,043,311
Other Assets	311	3,491	22,183	4,867	1,438,289
Total Assets	$27,937	$55,348	$214,052	$122,350	$24,473,695
LIABILITIES AND NET WORTH					
Deposits:					
Jumbo CD's	$2,366	$784	$12,513	$8,887	1,310,142
Other CD's	12,869	22,345	103,488	71,948	10,599,189
Transaction Accounts	1,322	6,838	12,463	6,257	1,213,448
MMDA'S	6,963	12,962	37,758	14,886	4,573,845
Passbook Accounts	3,496	6,717	32,747	14,521	3,283,384
Total Deposits (1)	$26,216	$48,846	$198,961	$116,411	$28,899,128
FHLB Advances	0	0	5,000	0	953,380
Other Borrowings	0	519	0	0	1,833,592
Other Liabilities	130	1,728	2,836	1,225	386,778
Total Liabilities	$26,346	$51,093	$206,797	$117,636	$23,192,798
Regulatory Net Worth	1,591	4,255	7,255	4,914	1,280,897
Total Liabilities and Net Worth	$27,937	$55,348	$214,052	$122,550	$24,473,695
(1) Includes IRA and Keogh Deposits	$1,945	$3,277	$11,851	$6,869	$1,524,526

(2) Stock Association

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1986

Name	Bay City Savings and Loan Ass'n.	Beverly Building and Loan Ass'n.	Business Men's Building and Loan Ass'n.	Chambersburg Savings and Loan Ass'n.	Clayton Building Association
Address	207 So. Stevens Ave.	108 Warren St.	142 Oakland Ave.	865 Lower Ferry Rd.	2 Franklin Ctr.
City	South Amboy	Beverly	Audubon	Trenton	Franklinville
Incorporation Date	June 18, 1920	January 12, 1868	November 19, 1913	October 21, 1921	April 15, 1880
Managing Officer	John Gulick	Margaret VanSciver	R.H. Hunt	A.O. Stonaker	Michael Lachowicz, Jr.
Telephone Number	(201) 721-2040	(609) 386-5024	(609) 547-3643	(609) 695-5362	(609) 694-1331
Assets					
Mortgage Loans	$2,203,633	$843,917	$109,958	$ 80,759	$623,929
Contracts & LTF's	—	12,915	—	—	—
Construction Loans	170,000	—	—	—	—
Total Mtg. Loans	$2,373,633	$856,832	$109,958	$ 80,759	$623,929
Loans In Process	90,000	—	—	—	—
Net Mtg. Loans	$2,283,633	$856,832	$109,958	$ 80,759	$623,929
Mtg. Backed Securities	—	—	—	—	—
Total Mtg. Portfolio	$2,283,633	$856,832	$109,958	$80,759	$623,929
Real Estate Owned	—	—	—	—	—
Other Loans	—	68,747	—	5,175	2,300
Cash and Investments	161,003	55,751	24,913	33,814	53,881
Other Assets	76,677	14,994	186	200	3,764
Total Assets	$2,521,313	$996,324	$135,057	$119,948	$683,874
Liabilities & Net Worth					
Deposits	$1,971,364	$740,946	$117,586	$ 84,133	$447,894
FHLBB Advances	—	—	—	—	—
Other Borrowings	375,000	36,000	—	—	—
Other Liabilities	37,864	625	1,505	2,736	24,299
Total Liabilities	$2,384,228	$777,571	$119,091	$ 86,869	$472,193
Regulatory N/W	137,085	218,753	15,966	33,079	211,681
Total Liab. & Net Worth	$2,521,313	$996,324	$135,057	$119,948	$683,874

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1986

Name	Community-W. Jersey Savings and Loan Ass'n.	Cumberland Savings and Loan Ass'n.	Delsea Building and Loan Ass'n.	East Side Savings and Loan Ass'n.	Equitable Building and Loan Ass'n.
Address	2700 Federal St.	134 W. Broad St.	P.O. Box 67 41 E. Academy St.	1745-47th St.	136 W. Broad St. Box 534
City	Camden	Bridgeton	Clayton	Pennsauken	Bridgeton
Incorporation Date	September 12, 1919	March 25, 1915	May 4, 1926	April 6, 1925	February 10, 1898
Managing Officer	Cipriano Cavallo	Dora Sheppard	James J. McGehrin	Lambert Greiner	B. Franklin Hottel
Telephone Number	(609) 963-0706	(609) 451-2000	(609) 691-8184	(609) 663-5980	(609) 451-9388
Assets					
Mortgage Loans	$422,982	$282,771	$348,864	$1,108,979	$373,720
Contracts & LTF's	—	—	—	—	—
Construction Loans	—	—	96,000	—	—
Total Mtg. Loans	$422,982	$282,771	$444,864	$1,108,979	$373,720
Loans In Process	—	—	96,000	—	—
Net Mtg. Loans	$422,982	$282,771	$348,864	$1,108,979	$373,720
Mtg. Backed Securities	—	—	—	—	—
Total Mtg. Portfolio	$422,982	$282,771	$348,864	$1,108,979	$373,720
Real Estate Owned	—	5,588	—	—	—
Other Loans	4,763	—	—	11,067	13,800
Cash and Investments	23,238	35,177	119,382	15,160	139,121
Other Assets	493	1,128	4,942	—	1,242
Total Assets	$451,476	$324,664	$473,188	$1,135,206	$527,883
Liabilities & Net Worth					
Deposits	$338,371	$278,830	$394,297	$ 890,387	$383,595
FHLBB Advances	—	—	—	—	—
Other Borrowings	—	—	—	25,000	—
Other Liabilities	113	19,913	1,800	—	5,760
Total Liabilities	$338,484	$298,743	$396,097	$ 915,387	$389,355
Regulatory N/W	112,992	25,921	77,091	219,819	138,528
Total Liab. & Net Worth	$451,476	$324,664	$473,188	$1,135,206	$527,883

PART II-D

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS MORTGAGE BANKERS AND MORTGAGE BROKERS

Pursuant to the provisions of N.J.S.A. 17:11B-1 *et seq.*, the licensing of mortgage bankers and mortgage brokers became mandatory on July 1, 1982. As of December 31, 1986, there were *295* businesses licensed as mortgage bankers or mortgage brokers operating *169* licensed branch offices. In addition, 518 individuals were licensed under the provisions of this statute.

LICENSED MORTGAGE BANKERS AND BROKERS AS OF DECEMBER 31, 1986

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
A.F. Mortgage Corporation	One Greentree Centre* Suite 201 Marlton, NJ 08053 (609) 596-8337	
A & I Mortgage Company William F. Kornegay, III T/A	484 Bloomfield Ave.* Montclair, NJ 07042 (201) 746-6300	N/A
Accord Mortgage Services Inc.	20 Watsessing Ave.* Bloomfield, NJ 07003 (201) 429-7550	Richard Rosenthal
Accredited Mortgage Services	223 Main Street* Woodbridge, NJ 07095	Stephen P. Boyle
Adco Financial Mortgage Services Arthur G. D'Arrigo T/A	10 Atlantic St.* Bridgeton, NJ 08302	N/A
ADMK Financial Services Corporation	282 Grand Ave.* Englewood, NJ 07631 (201) 567-0060	Masood A. Karamat
Alliance Funding Company	180 Summit Ave.* Montvale, NJ 07645 (201) 930-1500	William F. Dacey
Alpha Funding Ltd. George Cole Jr. T/A	1532 Hwy. 33* Neptune, NJ 07753	N/A
American Funding Limited	160 Summit Ave.* Montvale, NJ 07645	Robert Germano
American Homestead Mortgage Corp.	305 Fellowship Rd.* Mount Laurel, NJ 08054	Richard J. Arbogast
American Mortgage Acceptance Aldo A. Leone T/A	254 Brick Blvd. #10* Brick, NJ 08723	N/A
Anchor Mortgage Services, Inc.	1460 Valley Rd.* Wayne, NJ 07470	Arthur D. Ringwald
	101 Haddonfield Rd. Cherry Hill, NJ 08034	Sandra L. Horn(+) Michael Calabrese Ernest R. Riley, Jr.
Anthony Mortgage Corporation	842 Broadway* W. Long Branch, NJ 07764	Anthony J. Dell'Omo
Anvil Investor Services, Inc.	29 Plaza Nine* Englishtown, NJ 07726	William Parkins

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Advanta Mortgage Corp. of N.J. Inc.	1415 Rt. 70, East* Cherry Hill, NJ 08034	Richard A. Haller(+) Theodore H. Kapnek, Jr. Edward Sickles A. Leon Sickles
Apple Mortgage Services Peter W. LaMorte T/A	2516 Hwy. 35* Manasquan, NJ 08736	N/A
Arcs Mortgage Inc.	70 Hudson St.* Hoboken, NJ 07030	Kathryn S. Pruim(+) Debra A. Van DeGraaf
Arrow Financial Services	2 Green Village Rd.* Madison, NJ 07940	Walter Rustad
Arrow Mortgage Corporation	112 Cooper Rd. Atco, NJ 08004 (609) 768-6700	Andrea J. Warren
Arvida Mortgage Company	76 Euclid Ave.* Haddonfield, NJ 08033 (800) 257-6180	George Wallace(+)
Associates Financial Services Corporation	21 Scotch Rd.* Trenton, NJ 08628	Gary James Chapman(+) Robert L. Notarfrancesco
	Rts. 37 & 166 Dover Mall Toms River, NJ 08753	James R. Erl(+)
	1452 Rt. 46, West Parsippany, NJ 07054	
	401 Speedwell Ave. Morris Plains, NJ 07950	Rebecca L. Bagent(+)
	1 S. Main St. Lodi, NJ 07644	Michael Tomanelli(+)
	619 Amboy Avenue Edison, NJ 08837	Valerie Eckenback(+)
	1871 Rt. 70, East Cherry Hill, NJ 08003	Frank T. James(+)
	Orchard Plaza Shpg. Ct. 1610 Rt. 35 Ocean Township, NJ 07760	Seth G. Hyman
Atlantic Mortgage Co. John Ballas T/A	422 Anderson Ave.* Cliffside Park, NJ 07010	N/A
Atlantis Mortgage Co. Inc.	202 Market St.* Saddle Brook, NJ 07662 (201)	Edward V. Moro
Burt P. Augustensen Mortgages Burt P. Augustensen T/A	S-114 Farview Ave.* Box 382 Paramus, NJ 07652	N/A
Aurora Financial Group, Inc.	882 E. North Rt. 73* Marlton, NJ 08053 (609) 596-0800	Joseph G. Zinman
Avco Financial Services of New Jersey	24 Washington St.* Morristown, NJ 07960	Thomas L. Bayles
	Rt. 9 & Dennisville Rd. Cape May Court House, NJ 08210	John F. Sauer

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1986

Name	Improvement Building and Loan Ass'n.	Laurel Springs Building and Loan Ass'n.	Liberty Savings and Loan Ass'n.	Old Buck Building and Loan Ass'n.	Progressive Building and Loan Ass'n.
Address	138 N. Broadway	P.O. Box 191	311 Union Hill Rd.	135 Broadway	Cedar Brook Plaza 26 N. Route 73
City	P.O. Box 107 Gloucester City	Clementon	Englishtown	Westville	RFD, Berlin
Incorporation Date	June 22, 1887	February 18, 1910	October 6, 1913	August 23, 1923	October 5, 1901
Managing Officer	John Carrigan	Paul Mather	George Ragaglia	J. Wesley Hoffman, Jr.	Joseph Iuliucci
Telephone Number	(609) 456-0494	(609) 547-0276	(201) 536-6852	(609) 456-7998	(609) 767-3737
Assets					
Mortgage Loans	$246,648	$247,468	$846,107	$204,603	$1,561,436
Contracts & LTF's	46,947	—	—	—	—
Construction Loans	—	—	—	—	—
Total Mtg. Loans	$293,595	$247,468	$846,107	$204,603	$1,561,436
Loans In Process	—	—	—	—	—
Net Mtg. Loans	$293,595	$247,468	$846,107	$204,603	$1,561,436
Mtg. Backed Securities	—	—	—	—	—
Total Mtg. Portfolio	$293,595	$247,468	$846,107	$204,603	$1,561,436
Real Estate Owned	9,980	—	—	—	—
Other Loans	3,000	—	13,131	260	66,768
Cash and Investments	31,080	124,695	97,728	81,602	336,465
Other Assets	770	1,703	—	20,700	1,470
Total Assets	$338,425	$373,866	$956,966	$307,165	$1,966,139
Liabilities & Net Worth					
Deposits	$269,270	$317,581	$833,533	$246,077	$1,627,481
FHLBB Advances	—	—	—	—	—
Other Borrowings	—	—	—	—	—
Other Liabilities	3,582	2,079	—	2,550	154,078
Total Liabilities	$272,852	$319,660	$833,533	$248,627	$1,781,559
Regulatory N/W	65,573	54,206	123,433	58,538	184,580
Total Liab. & Net Worth	$338,425	$373,866	$956,966	$307,165	$1,966,139

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1986

Name	Quinton Loan and Building Ass'n.	Satisfactory Savings and Loan Ass'n.	South Seaville Building and Loan Ass'n.	Surf Building and Loan Ass'n.	United Mutual Loan and Building Ass'n.
Address	Main St.-Box 127	111-113 First St.	Collins Lumber Co. 214-85th St.	29 Main St.	23 No. Broadway
City	Quinton	Elizabeth	Sea Isle City	Toms River	Gloucester City
Incorporation Date	February 4, 1871	January 7, 1927	March 19, 1872	November 10, 1923	August 29, 1866
Managing Officer	Judy Rankin	James E. Rinaldo, Sr.	Helen M. Foster	John Wauters	Patrick McGlade
Telephone Number	(609) 935-0652	(201) 289-5999	(609) 263-8606	(201) 793-3700	(609) 456-9453
Assets					
Mortgage Loans	$743,040	$1,040,141	$291,363	$160,218	$645,017
Contracts & LTF's	—	—	—	—	36,178
Construction Loans	—	—	—	—	—
Total Mtg. Loans	$743,040	$1,040,141	$291,363	$160,218	$681,195
Loans In Process	—	—	—	—	—
Net Mtg. Loans	$743,040	$1,040,141	$291,363	$160,218	$681,195
Mtg. Backed Securities	—	—	—	—	—
Total Mtg. Portfolio	$743,040	$1,040,141	$291,363	$160,218	$681,195
Real Estate Owned	—	—	—	—	—
Other Loans	—	—	5,825	—	70,135
Cash and Investments	22,571	362,499	32,750	49,207	219,275
Other Assets	1,580	1,337	—	1,050	7,560
Total Assets	$767,191	$1,403,977	$329,938	$210,475	$978,165
Liabilities & Net Worth					
Deposits	$667,453	$1,167,303	$225,095	$167,855	$779,328
FHLBB Advances	—	—	—	—	—
Other Borrowings	40,000	—	—	—	—
Other Liabilities	37,783	17,941	1,242	4,889	4,804
Total Liabilities	$745,236	$1,185,244	$226,337	$172,744	$784,132
Regulatory N/W	21,955	218,733	103,601	37,731	194,033
Total Liab. & Net Worth	$767,191	$1,403,977	$329,938	$210,475	$978,165

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1986

Name	Victory Building and Loan Ass'n.	Wenonah-Westville Building and Loan Ass'n.	
Address	6 S. Stinson	Woodbury-Glassboro Rd. Box 415	
City	Gloucester City	RR4, Sewell	State Totals
Incorporation Date	February 24, 1919	November 21, 1907	
Managing Officer	Charles Borden, Jr.	J.H. Fisher, III	
Telephone Number	(609) 456-3946	(609) 468-6333	
Assets			
Mortgage Loans	$497,011	$1,027,548	$13,910,112
Contracts & LTF's	11,761	—	107,801
Construction Loans	—	—	266,000
Total Mtg. Loans	$508,772	$1,027,548	$14,283,913
Loans In Process	—	—	186,000
Net Mtg. Loans	$508,772	$1,027,548	$14,097,913
Mtg. Backed Securities	—	—	—
Total Mtg. Portfolio	$508,772	$1,027,548	$14,097,913
Real Estate Owned	—	—	15,568
Other Loans	8,000	4,127	277,098
Cash and Investments	50,450	128,301	2,198,063
Other Assets	—	10,923	150,719
Total Assets	$567,222	$1,170,899	$16,739,361
Liabilities & Net Worth			
Deposits	$471,440	$ 909,891	$13,329,710
FHLBB Advances	—	—	—
Other Borrowings	—	—	476,000
Other Liabilities	4,732	20,145	348,440
Total Liabilities	$476,172	$ 930,036	$14,154,150
Regulatory N/W	91,050	240,863	2,585,211
Total Liab. & Net Worth	$567,222	$1,170,899	$16,739,361

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	1013 Whithorse-Mercerville Rd. Trenton, NJ 08610	John K. Wolfarth
	18 Grove Ave. Verona, NJ 07044	Rita Sher
	992 Clifton Ave. Clifton, NJ 07111	Carol Ann Robertson
	42 W. Front St. Keyport, NJ 07701	Karen Barnish(+) Ian J. Roberts
	710 Old Bridge Tpke. South River, NJ 08882	Irving Clark
Bankers Mortgage Company	1445 Valley Rd.* P.O. Box 590 Wayne, NJ 07470	Stuart Cohen
Bateman, Marc C.	138 Andrew Ave.* Oakland, NJ 07436 (201) 337-4929	N/A
Bay City Mortgage Corp.	207 S. Stevens Ave.* P.O. Box 3219 South Amboy, NJ 08879	Lawrence J. Vecchio
Beneficial Mortgage Co.	30 W. Main St.* Freehold, NJ 07728	Gary J. Cier(+) Paulette Fields
	25-09 Broadway Fairlawn, NJ 07410	Lynn M. Bauer
	Hwy. 22 & Reaville Ave. Flemington, NJ 08822	Vincent Minner
	141 Main St. Hackensack, NJ 07601	Stephen Karwowski
	Store 5 Hwy. 57 & Allen Rd. Hackettstown, NJ 07840	Peter A. Caparelli
	384 Central Ave. Jersey City, NJ 07307	John G. Moore
	1719 Brunswick Pike Lawrenceville, NJ 08648	Ronald D. Pampanini
	114 North Wood Ave. Linden, NJ 07036	
	27-29 Bayard St. New Brunswick, NJ 08901	Edward J. Dunsavage
	17 Academy St. Newark, NJ 07102	Peter G. Nicholas
	15 Hampton House Rd. Rte. 206 North Newton, NJ 07860	Robert K. Taylor
	447 Main St. Metuchen, NJ 08840	Carl H. Scholtz
	333 Tilton Rd. Northfield, NJ 08225	Victor Olsson
	North Broadway Pennsville, NJ 08070	Harry L. Hertsch
	23 Broad St. Red Bank, NJ 07701	Roger R. Wilbert

Mortgage Bankers Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	Gables Shopping Center 2040 Corlies Ave. Neptune, NJ 07753	Stephen LeGost
	12 E. Main St. Somerville, NJ 08876	Daniel J. Dixon
	1180 Black Horse Pike Turnersville, NJ 08012	Donald O. O'Niel
	6815 Bergenline Ave. Guttenberg, NJ 07093	Robert A. Hunter
	9 S. Broad St. Woodbury, NJ 08096	William F. Carey
	146 South St. Morristown, NJ 07960	Joseph R. Costens
	52 Washington St. Bloomfield, NJ 07003	Douglas T. Hartman
	864 Broadway Bayonne, NJ 07002	Daniel J. Gallagher
	17 Watchung Ave. Plainfield, NJ 07060	Kenneth L. Crichlow
	80 Landis Ave. Vineland, NJ 08360	James D. Hetzer
	1121 Main Ave. Clifton, NJ 07011	William D. Prickett
	336 Hwy. 18 East Brunswick, NJ 08816	Frank O. Cupka
	823 Haddon Ave. Collingswood, NJ 08101	Paul F. Lewis Jr.
	1464-66 Main St. Rahway, NJ 07065	Donna DiBernardo
	47 N. Sussex St. Dover, NJ 07801	John A. Waite
	107 Franklin St. Highstown, NJ 08520	Archie G. McBride
	1151 E. Jersey St. Elizabeth, NJ 07201	Mario D. Tehlikian
	1990 Morris Ave. Union, NJ 07083	William H. Baker
	323 Brick Blvd. Bricktown, NJ 08723	James Ward
	352 Main St. Orange, NJ 07050	William R. Bishop
	4 Greentree Ctr.* Rt. 73 North Marlton, NJ 08053	Michael A. Petrock, Jr.
Bertrand Financial Services	195 Nassau St.* Princeton, NJ 08542	Sholem Prasow
Brasson Mortgage Company Estee Brasson T/Z	10 Mechanic St.* Suite H Red Bank, NJ 07701	N/A
C.M. Brown & Co., Inc.	100 Morris Ave.* Springfield, NJ 07081	

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Builders Mortgage Company	511 Cooper St.* Camden, NJ 08102	Herbert G. Dubois
First Union Mortgage Corp.	Suite C-16,* 1930 E. Marlton Pike Cherry Hill, NJ 08003 (609) 424-6465	Peter E. Baker
Capital Mortgage Corp.	21 Brant Ave.* Clark, NJ 07066	Theresa Gibbons
Capital Resources Corp.	1035 Rt. 46* Clifton, NJ 07013	Pat Malone
Carold Corporation	291 Main St.* Ridgefield Park, NJ 07660	Edmund McCann
Carrol Financial Corp.	360 Palisade Ave.* Bogota, NJ 07603 (201) 488-0100	Donald Carroll
Carteret Mortgage Corp.	240 Cedar Knolls Rd.* Cedar Knolls, NJ 07927	Robert C. Walsh(+) Alexander E. Skaziak
Cenlar Home Funding Inc.	117-119 Roosevelt Ave.* Plainfield, NJ 07061	Charles Brian Kelly
	409 E. Rt. 70 Cherry Hill, NJ 08034	Jason Bezer
	303 W. Main St. Freehold, NJ 07728	Leonard J. Sadowsky
	80 Pompton Ave. Verona, NJ 07061	George S. Dunn
	114 W. Franklin Ave. Pennington, NJ 08534	Michael W. Young
	720 Kings George Post Rd. Fords, NJ 08863	Marc Stephen Reed
CFR Mortgage Corporation	212 Haddon Ave.* Westmont, NJ 08108	Ray A. Blume
Champion Mortgage Co., Inc.	1515 Rt. 10, East* Parsippany, NJ 07054 (201) 644-3400	Joseph P. Goryeb
Chapel Mortgage Corp.	1 Alpha Ave.* Voorhees, NJ 08033	William Hutchison
Chase Home Mortgage Corp.	135 Chestnut Ridge Rd.* Montvale, NJ 07646	Douglas C. Williams(+) Elke H. Weiss John R. Scalzo
	Morristown Centre 10 Madison Ave. Morristown, NJ 07960	Gary W. Lehnes
	1002A Greentree Executive Campus Marlton, NJ 08053	Robert Perry Morris
Chase Manhattan Financial Services Inc.	212 Carnegie Center* Princeton, NJ 08540	Ruben A. Aldridge
	1001-D Greentree Executive Campus Marlton, NJ 08540	Albert E. Scott
	1200 E. Ridgewood Ave. Ridgewood, NJ 07450	Christina Gramuglia

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Chelsea Financial Services Inc.	131 Main St.* Suite 235 Hackensack, NJ 07601	Manuel Silverman
Chrysler First Financial Services Corporation	150 Morris Ave.* Suite 104 Springfield, NJ 07081	Donald J. Rossi
	6 Whitehorse Pike Haddon Heights, NJ 08035	Michael L. James
	6 Quakerbridge Plaza Suite 105A Mercerville, NJ 08619	David M. Kline
	633 Tilton Rd. Northfield, NJ 08825	Louis E. Morelli
	3001B Greentree Executive Campus Marlton, NJ 08053	Dale Koch
Churchill Mortgage Corp.	882B Rt. 73, North* Greentree Square Marlton, NJ 08053	Robert J. Motzel
	600 Sea Girt Ave. Ocean, NJ 08750	John D. Motzel
C I T Home Equity, Inc.	650 CIT Dr.* Livingston, NJ 07039	Burton H. Temkin
Financial Services Corp. Glomex Services Corp. D/B/A	11 Furler St.* Totowa, NJ 07512 (201) 256-0400	Robert E. Pelio
Citicorp Homeowners, Inc.	50 Tice Blvd.* Woodcliff Lake, NJ 07675	Brian Scott Varley(+) Linda Felldin
	330 Alexander St. Princeton, NJ 08540	Diane I. Wade(+) Mary Ellen Brown
	12 Rt. 17, North Paramus, NJ 07652	Donna M. Schorling(+) Lisa A. Hoskins John Russell
	Shrewsbury Executive Ctr. 1130 Hwy. 35 Shrewsbury, NJ 07701	Michael Paul Stec
	Metrocenter I 100 Wood Ave. So. Iselin, NJ 08830	Joseph L. Ennis, Jr.(+) Sharon A. Cassesse
	110 South Jefferson Rd. Whippany, NJ 07981	Beth Martin(+) Jacqueline D. Spinelli
Clarion Mortgage Company	Atrium 1, Suite 100* 1000 Atrium Way Mt. Laurel, NJ 08054 (609) 778-2000	Gene Reeber
Coastal States Mortgage Company Inc.	Village Harbor Exec.* Campus, Suite 1001 Mill Creek Rd. Manahawkin, NJ 08050	Stuart R. Ducker III(+) William P. Thomas
Colonial Mortgage Service Company Associates, Inc.	4 Kings Hwy. East* Haddonfield, NJ 08033	Leonard J. Oslar
	513 Centennial Ave. Cranford, NJ 07016	Robert Koepke

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	666 Plainsboro Rd. Bldg. 300, Suite 300 W. Deer Creek Dr. Plainsboro, NJ 08536	Terence H. Williams
Columbia Equities Ltd.	22 Madison Ave.* Suite 4 Paramus, NJ 07645 (201) 845-5200	Philip J. Winthrop
ComFed Mortgage Co. Inc.	Court Plaza North* 25 Main St. Hackensack, NJ 07602	Barbara J. Candella
	2123 Rt. 33 Hamilton Square, NJ 08690	John Kline
Commercial Credit Corp.	180 Barclay Shpg. Ctr.* Cherry Hill, NJ 08034	Judith A. Clements
	900 Tilton Rd. Northfield, NJ 08225	Charles W. Fricker
Commonwealth Eastern Mortgage Corporation	600 South Ave. West* Westfield, NJ 07091	Robert G. Guempel(+) Sefton Stallard Eugene T. VanNote
	628 Shrewsbury Ave. Tinton Falls, NJ 07724	LeaAnn LoBello
	2201 State Hwy. 38 Cherry Hill, NJ 08034	Donald James Laughlin
Commonwealth Mortgage Co. of America, L.P.	600 S. Ave. West* Westfield, NJ 07091-0998 (201)	Robert G. Guempel(+) Eugene VanNote
	628 Shrewsbury Ave. Tinton Falls, NJ 07724	LeaAnn LoBello
	2201 Rt. 38, Suite 750 Cherry Hill, NJ 08002	Donald Laughlin
Commonwealth Mortgage Corporation of America	600 S. Avenue West* Westfield, NJ 07091 (201) 789-2700	Eugene VanNote
	628 Shrewsbury Ave. Tinton Falls, NJ 07724	LeaAnn LoBello
	2201 Rt. 38, Suite 750 Cherry Hill, NJ 08002	Donald Laughlin
ComNet Mortgage Services, Inc.	709 Stokes Rd.* Medford, NJ 08055 (609) 654-9696	Eugene J. Doud
	103 Carnegie Center Suite 113 Princeton, NJ 08540	Jeffrey W. Lucas
Consumers Mortgage Corporation	One Arin Park* 1715 Rt. 35 P.O. Box 4125 Middletown, NJ 07748 (201) 615-0300	William Stern
Conti Realty & Mortgage Co. Richard J. Conti T/A	2907 Brunswick Pike* Lawrenceville, NJ 08648	N/A

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
CoreStates Mortgage Corporation of New Jersey	1580 N. Kings Hwy.* Cherry Hill, 08002 (609) 354-0700	Deborah Ann Steedle
Cornerstone Mortgage Co., Inc.	1243 Springfield Ave.* New Providence, NJ 07974 (201) 464-9000	Peter D. Burgdorff
Countrywide Mortgage Corp. Countrywide Funding Corp. D/B/A	77 Brant Ave.* Clark, NJ 07066	Jean D. Rhodes
	401 Rt. 70 Cherry Hill, NJ 08034	Joseph Maeder(+)
	2579 Rt. 10 East Morris Plains, NJ 07950	Ann H. Cooper
County Mortgage Co., Inc.	799 Bloomfield Ave.* Verona, NJ 07044	Robert R. Jordan
Courtesy Financial Services Inc.	523 State Hwy. 38* Suite 104 Cherry Hill, NJ 08034 (609) 486-0555	
Credithrift of America, Inc.	1628 Oak Tree Rd.* Edison, NJ 08820	Michael T. Bereschak
David Cronheim Mortgage Co.	205 Main St.* Chatham, NJ 07928	Charles J. Dodge
Cross County Mortgage Co. Inc.	410 Broad Ave.* Palisades Park (201) 944-5900	Rafael Torres(+) John Neenan
D.M. Mortgage Inc.	16 Tony Galento Plaza* Orange, NJ 07050 (201) 672-8896	Daniel Martinez
DMFC Mortgage Dominion Mortgage Funding Corp. of Maryland D/B/A	Raritan Plaza I* Raritan Center Edison, NJ 08837 (201) 225-5440	James T. Kiriakis
Delta Funding Corp.	3-S Village Sq. East* Botany Village, NJ 07011	Lewis J. Spitz(+) Sidney A. Miller
Benedict DiGiulio	625 From Rd.* Paramus, NJ 07652	N/A
The Dime Real Estate Services N.J., Inc.	Two Worlds Fair Dr.* Somerset, NJ 08873 (201) 271-0111	John F. Plunkett
Dominion Bancshares Mortgage Corporation	1000 Whitehorse Rd.* Voorhees, NJ 08043	Thomas R. McGee
Dominion Mortgage Co., Inc.	P.O. Box 1027* Rt. 94 At Cobblestone Village Vernon, NJ 07462	Anthony M. Surano Jr.
	1199 Amboy Ave. Edison, NJ 08837	Kevin J. McCourt
Dorman & Wilson, Inc.	One Gatehall Dr.* Parsippany, NJ 07054	Ronald F. Poe(+) Timothy F. O'Connor
E.B. Mortgage Corporation	Suite 10, Greentree Mews* 600 Rt. 73, North Marlton, NJ 08055	

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Eastern American Mortgage Co.	88 Pompton Ave.* Verona, NJ 07044	Robert G. Veech Sr.(+) Robert G. Veech, Jr.
	584 Habitat Office Complex Rt. 70 West Ocean, NJ 08723	Judy M. Guido
Eastern Mortgage Services, Inc.	Suite 301* Pavilions at Greentree Marlton, NJ 08053 (609) 983-1880	William C. Leonard
Eastern Shore Mortgage Services Inc.	1120 Blvd.* Ship Bottom, NJ 08008 (609) 494-6622	William R. Wagner
Empbanque Capital Corp.	245 Rt. 22 West* Bridgewater, NJ 08807	John A. Kelly
Encore Mortgage Services Celentano, Joseph F. T/A	Evesham Rd. & Alpha Ave.* Voorhees, NJ 08043 (609) 354-6095	N/A
Evergreen Mortgage Services Corporation	760 Hwy. 18* E. Brunswick, NJ 08816 (201) 613-1300	John Duca(+) Susan C. Litton
Excell Mortgage Corp.	550 Sylvan Ave.* Englewood Cliffs, NJ 07631	Morton R. Covitz
Executive Mortgage Services	23 Kilmer Dr. at Rt. 9* Morganville, NJ 07751	Lawrence F. Marro
Express Mortgage Inc.	346 Grand Ave.* Englewood, NJ 07631	Marta C. Toulouzan(+) Paul Ikerman Rosa M. Varela Julio A. Varela Hector E. Varela
Family Mortgage Company Dennis F. McDermott T/A	193 Skylands Rd.* Ringwood, NJ 07456 (201) 962-9468	N/A
Federal Mortgage & Investment Corp.	1111 Clifton Ave.* Clifton, NJ 07013	Anthony A. Accavallo
Fidelity Bond & Mortgage Co.	1020 N. Kings Hwy. Suite 200 Cherry Hill, NJ 08034	Lawrence J. Wolf Stephen M. Young
Fidelity Union Mortgage-Corporation	Suite 201* Moorestown Office Ctr. 110 Marter Ave. Moorestown, NJ 08057 (609) 722-9595	Kenneth B.K. Prigal
Fireman's Fund Mortgage Corporation	Two Greentree Center* Suite 125 Marlton, NJ 08053	John H. Keiluhn
First American Financial Corp.	1864 Rt. 70 East* Cherry Hill, NJ 08003 (609) 424-1616	Michael A. Rullo, Jr.
First Colonial Mortgage Inc.	628 N. Wood Ave.* Linden, NJ 07036 (201) 486-7100	Edward Brehm

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
First Commercial Mortgage Corporation	200 Sheffield St.* Mountainside, NJ 07092 (201) 654-6810	Paul J. Del Rosso
	2331 U.S. Hwy. 34 Allenwood, NJ 08720	James E. Pucher Sandra J. Madonian
First Federal Financial Services Ltd., Inc.	220 Hwy. 46* Little Ferry, NJ 07643	John J. Taylor
	301 Rt. 17 Rutherford, NJ 07070	Karl W. Reiman
	1467 Union Valley Rd. West Milford, NJ 07480	Edward J. Sherman
First Federal Mortgage Corp.	3100 Princeton Pike* Building 2 Lawrenceville, NJ 08648 (609) 737-3331	John R. McGuire
First Financial Mortgage Corp.	80 Main St.* West Orange, NJ 07052	Philip Zuck(+) Neal Zuck
First Garden State Funding Gregory E. Hogan T/A	1451 Hwy. 88* Bricktown, NJ 08723	N/A
First Jersey Money-Line Mortgage First Jersey Financial Corp. D/B/A	1864 Rt. 70 East* Cherry Hill, NJ 08003	Frank V. Pellegrini
First Lenders Mortgage Service	2165 Asbury Ave.* Ocean City, NJ 08226	Raymond J. Johnston
First Mutual Corp.	5525 S. U.S. Hwy. 130* Pennsauken, NJ 08110	Lawrence R. Lesiger
First National Mortgage Co. of New Jersey Inc.	3010 S. Broad St.* Trenton, NJ 08610	Elmer M. Smith
First Northern Mortgagee Corp.	338 Raritan Ctr. Pkwy.* Campus Plaza VI Edison, NJ 08837	Donald Glachman
First Preferred Mortgage Corporation	20 Cambridge Dr.* Aberdeen, NJ 07747	Frederick S. Reingold
First Provident Home Mortgage Corp.	139 South St.* New Providence, NJ 07974 (201) 464-2344	Joseph Budis
1st & 2nd Mortgage Co. of New Jersey Inc.	3 W. Railroad Ave.* Tenafly, NJ 07670	Andres C. Pada(+) Dionisio A. Marasigan Juan H. De Los Santos
	616 Summit Ave. Jersey City, NJ 07306	-Yolinia R. Binaday
	80 Broad St. Red Bank, NJ 07701	Angel C. Avila
	358 Broadway Bayonne, NJ 07002	Cesar N. De San Andre
	1313 Boundbrook Rd. Middlesex, NJ 08846	Rafael M. Bunag
	3443 Haddonfield Rd. Pennsauken, NJ 08109	Viljo V. Malmrose
Fleet Finance Inc.	2 Lincoln Hwy. #110* P.O. Box 2506 Edison, NJ 08818	Susan A. Nugent(+) Dennis Talkington

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	2428 Rt. 38 Cherry Hill, NJ 08002	David J. Underkofler
Fleet Mortgage Corp.	6 Commerce Dr.* Cranford, NJ 07016	Ralph Power
	Condominium Suite #6 Executive Plaza-3400 Rt. 35 Hazlet, NJ 07730	Anthony Anzivino(+)
	Plaza 66, Rt. 66 Neptune, NJ 07753	Richard G. Boles
Paul C. Forman	66 W. Mt. Pleasant Ave.* Livingston, NJ 07039 (201) 533-1177	N/A
Foster Mortgage Corporation	299 Cherry Hill Rd.* Parsippany, NJ 07054	Peter N. Olivier Dorothy Vera
	457 N. Harrison St. Princeton, NJ 08540	
	1000 Laurel Oak Corp. Ct. Suite 202 Voorhees, NJ 08043	Howard L. Bloom(+) Barbara Ann Tegeler
Freedlander, Inc.—The Mortgage People	2442 Rt. 38* Store #9, Plaza 38 Cherry Hill, NJ 08034J	Gregory M. Smith
Garden State Mortgage Company	434 Rt. 72 West* Manahawkin, NJ 08050 (609) 597-3133	Thomas F.X. Cakert Jr.(+) David R. Zurheide
	One Exchange Pl. Jersey City, NJ 07302	Charles N. Winters III
Gateway Mortgage Corp.	1259 Rt. 46* Bldg. #3 Troy Office Center Parsippany, NJ 07054	Stuart J. Atlas(+) Barry Musto
	666 Plainsboro Rd. Suite 516 Plainsboro, NJ 08536	
Globe Mortgage Company	110 Main St. Hackensack, NJ 07602	Murray L. Beer
	1280 Rt. 46* Parsippany, NJ 07054	Leonard J. Bendzin
	3 Madison Pl. Prof. Bldg. 1129 Broad St. Shrewsbury, NJ 07701	Paul A. Edgerton
GMAC Mortgage Corp. of PA	4 Kings Hwy. East* Haddonfield, NJ 08033	Leonard J. Oslar
	513 Centennial Ave. Cranford, NJ 07016	Robert Koepke
	666 Plainsboro Rd. Bldg. 300, Suite 300 W. Deer Creek Dr. Plainsboro, NJ 08536	Terence H. Williams
	275-277 Forest Ave. Paramus, NJ 07652	Dennis J. Kaser

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Goldin, Morris	21 Brant Ave.* P.O. Box 821 Clark, NJ 07066	N/A
Grace Mortgage Co., Inc.	258 Fort Lee Rd.* Leonia, NJ 07605	Leo J. Samaniego
GreatAmerican Mortgage Corp.	293 Eisenhower Pkwy.* Suite 215 Livingston, NJ 07039	Edward J. Roncoroni Jr.(+) Edward J. Esposito (201) 533-0666
Greater Metro Financial Services, Inc.	57 Willowbrook Blvd.* Wayne, NJ 07470	Arthur J. Mulligan
	1 Central Blvd. Palisade Park, NJ 07650	Robert M. Puccini
	786 King Georges Rd. Fords, NJ 08863	G. Dan Smith
Greentree Mortgage Corporation	Suite 10005, Atrium* at Greentree Marlton, NJ 08053	Robert J. Conover(+)
	78 Landis Ave. Vineland, NJ 08360	Helen S. Keen
	921 West Ave. Ocean City, NJ 08226	Gerald R. Iacullo
	132 Nassau St. Princeton, NJ 08540	Charles H. Blumberg
	1170 Rt. 22 Box 6884 Bridgewater, NJ 08807	Scott B. Woll
	800 W. Rt. 70 Marlton, NJ 08053	Kevin S. Conover
H.W.D. Funding Corporation	2 Ridgedale Ave.* Cedar Knolls, NJ 07927	Richard Allen Norris
	1000 Herrontown Rd. Princeton, NJ 08540	Kenneth J. Hefferle
	Park 80 West Saddlebrook, NJ 07662	Marjorie R. Kneule
	2430 Hwy. 34, Suite 22 Manasquan, NJ 08736	Robert J. Gorman
Hart Mortgage Corp.	10 N. Buffalo St.* Ventnor City, NJ 08406 (609) 823-8437	Hartley J. Sappol
Home Mortgage Corporation	40 Broad St.* Bloomfield, NJ 07003	
Homestead Mortgage Associates	17 Main St.* Sparta, NJ 07871	James P. Holleran Jr.
Hudson Mortgage Co., Inc.	7216 Bergenline Ave.* North Bergen, NJ 07047	Ronald Cervelli(+)
	262 Rt. 17 Hasbrouck Hts., NJ 07604	Carlo Oropesa
I.F.C., Inc. International Finance Consultants, Inc. T/A	1152 Springfield Ave.* Mountainside, NJ 07092 (201) 233-1119	Rick Giordano

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Intercounty Mortgagee Corp.	1480 Rt. 9* Woodbridge, NJ 07095	Joseph P. Sheridan Jr.
International Mortgage Company	100 Craig Rd.* Freehold, NJ 07728	
International Mortgage Services John W. McGowens T/A	210 Heritage Plaza* 1873 E. Rt. 70 Cherry Hill, NJ 08003	N/A
Interstate Mortgage Service Inc.	1433 Jefferson St.* Teaneck, NJ 07666 (201) 569-6545	Dan Koenigsberg
Investors and Lenders, Ltd.	One Racetrack Rd.* East Brunswick, NJ 08816	Jay P. Okun
Investors Home Mortgage Corp.	119 Cherry Hill Rd.* Parsippany, NJ 07054	Frank J. Cotter
Investors Mutual William J. Heard T/A	346-348 Gray St.* Orange, NJ 07050	N/A
Investors Residential Mortgage Corp.	959 Rt. 46 Parsippany Pl. 1st Fl. Parsippany, NJ 07054 (201) 316-0100	
Irving Financial Centers Inc.	237 South St.* Morristown, NJ 07960 (201) 538-4784	James T. Condo(+) Hugh C. Lordon Gregory A. Haines
ISL Mortgage Corporation ICA Mortgage Corp. T/A	4350 Haddonfield Rd.* Suite 111 Pennsauken, NJ 08109	Ronald J. Agasar(+) A. Lee Duffield
	1820 Chapel Ave., West Suite 168 Cherry Hill Comm. Ctr. Cherry Hill, NJ 08002	
	100 Woodbridge Center Dr. Woodbridge, NJ 07095	Michael E. Graves
JS Financial Mortgage Corp.	377 Rt. 17, South* Hasbrouck Heights, NJ 07604	Jabar H. Saraf
Jefferson National Mortgage	901 Rt. 73, North* Suite 201 Marlton, NJ 08053	Robert J. Geiger
The Jersey Pacific Mortgage Company, Inc.	186 Rt. 34* Matawan, NJ 07747	Paul J. Wade
Clifford I. Jones	1903 Hwy. 35* Ocean, NJ 07712 (201) 531-0045	N/A
Juntz Development and Consultants	E. 42 Fairview Terrace* Paramus, NJ 07652	Carmine E. Links
Kennedy Acceptance Corp.	409 Rt. 70* Cherry Hill, NJ 08034	Eugene R. Kennedy
Kenwood Associates Martin S. Kenwood T/A	100 Hamilton Plaza* Suite 400 Paterson, NJ 07505 (201) 278-2200	N/A
Kesef Inc.	244 Newark Ave.* Jersey City, NJ 07302	Ronald Brown

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
J I Kislak Mortgage Corporation	1000 Rt. 9* Woodbridge, NJ 07095	Everett Lee
Kramer Financial Associates	150 Franklin Ave.* Ridgewood, NJ 07450	Thomas J. Margiotta
	126 Newark Pompton Tpke. Pequannock, NJ 07440	James E. Kramer
	504 Aldrich Rd. Howell, NJ 07731	Anthony Ziccardi
Lancaster Financial Ltd. Inc.	50 Rt. 46* Parsippany, NJ 07054 (201) 993-1141	Gerald L. Facciani(+) William A. Tripp
Lancot Mortgage Co., Inc.	100 Craig Rd.* Freehold, NJ 07728 (201) 780-1820	Janice Forman
Larson Financial Resources Inc.	1011 Rt. 22 West* Bridgewater, NJ 08807	Stuart Sendell Augustus Larson
Lawyers Mortgage Company	133 Cedar Lane* P.O. Box 218 Teaneck, NJ 07666	George S. Silvershein
Liberal Finance Service	1915 Rt. 46* P.O. Box 6 Parsippany, NJ 07054	William G. Schwab Jr.
Liberty City Mortgage Co. Michael Cappelluti T/A	253 Newark Ave.* Jersey City, NJ 07307 (201)	N/A
Liberty Federal Financial Corporation	59 S. Findley Ave.* Basking Ridge, NJ 07920	John M. Johnson
Lincoln Mortgage Services Inc.	One Lincoln Plaza* Westfield, NJ 07091 (201) 232-4500	George J. Carroll Jr.
	284 Sheffield St. Mountainside, NJ 07092	Ronald E. Vaughn
	583 Kearny Ave. Kearny, NJ 07032 (201) 991-0101	Marianne B. Goerke
	545 Brick Blvd. Bricktown, NJ 08723 (201) 542-2600	Richard G. Weaver
Lincoln Service Corporation	Cherry Hill Exec. House* 1040 N. Kings Hwy. Ste. 611 Cherry Hill, NJ 08034 (609) 482-2533	Michael F. Coyle
Lion Funding Corp.	959 Rt. 46 East* Suite 204 Parsippany, NJ 07054	Frederick G. Johansen(+) Gary B. Johansen
Litenda Mortgage Corporation	51 Upper Montclair Plaza* Upper Montclair, NJ 07043 (201) 744-1700	Theodore H. Howard
Loan-A-Mat, Inc.	5918 Bergenline Ave.* W. New York, NJ 07093-1397	Edmund M. Berkowitz
The Lomas & Nettleton Company	55 Madison Ave.* Suite 460 Morristown, NJ 07960	Howard S. Geltman

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Lumbermens Mortgage Corp.	700 Rahway Ave.* P.O. Box 1427 Union, NJ 07083	Lee A. Harris
	1003B Greentree Exec. Campus Marlton, NJ 08053	Robert J. Ciullo
	1410 Hooper Ave. Toms Riber, NJ 08753	Lawrence H. Bader
	Executive Center 46 710 Rt. 46 East Fairfield, NJ 07006	Edward M. Laurite
M-1 Financial Services Inc.	Raritan Plaza III* Edison, NJ 08837-3625 (201) 225-7770	Myrna C. Jacobs
Madison Capital Corp.	400 Broadacres Dr.* Bloomfield, NJ 07003	Bruce Bailin
Magic Mortgage Company, Inc.	256 Harrison Ave.* Lodi, NJ 07644	Harvey I. Marcus
Management Mortgage Corp. Einbinder Management Corporation D/B/A	22 S. Holmdel Rd. P.O. Box 528 Holmdel, NJ 07733	Holly B. Morgan
Manchester Financial Group, Inc.	2001 Rt. 46* Parsippany, NJ 07054	William M. Paladini
	1093 Raritan Rd. Clark, NJ 07066	James E. Woods
Manco Mortgage Company, Inc.	758 Hwy. 18* East Brunswick, NJ 08816	Mandel Klinger (+) Valerie L. Messina Jose De La Torre James V. Mangini, Jr. Edmund J. Stankiewicz Matthew P. DeVito
Manufacturers Hanover Consumer Services Inc.	Heritage Square* 1871 E. Rte. 70 Cherry Hill, NJ 08003	Ray J. Matteucci
	925 Clifton Ave. Clifton, NJ 07015	Ellen Ganz
	292 Pierson Ave. Edison, NJ 08837	Rosemary Lee
	One Greentree Ctr. Ste. 103, GreenTree Rd. & Rte. 73 Marlton, NJ 08053	David S. Cairns
	Village Mall Shpg. Ctr. 1060 Route 35 Middletown, NJ 07748	Jack Kane
	695 Main St. Finderne Somerville, NJ 08807	Maria McIntyre
	2321 S. Delsea Dr. Vineland, NJ 08360	Anne R. Cantoni
	Willingboro Shpg. Pl. Rt. 130 Willingboro, NJ 08046	Rita M. Marianna

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Margaretten & Company, Inc.	205 Smith Street* Perth Amboy, NJ 08862	Edward L. Blau(+) Werner J. Jasinski
	Atrium 1, Suite 200 1000 Atrium Way Mt. Laurel, NJ 08054	Michael B. Brenner
	271 Maple St. Perth Amboy, NJ 08861	James T. Taylor
	950 Kings Hwy. North Suite 101 Cherry Hill, NJ 08034	James R. Jennings
	Wayne Interchange Plaza I, 1st Fl. 155 Rt. 46 Wayne, NJ 07470	Debra E. Burgan
Glen C. Mauro Jr., Licensed Mortgage Banker Glen C. Mauro Jr. T/A	623 River Rd.* Fair Haven, NJ 07701	N/A
McGraw-Joseph Mortgage Co.	402 White Horse Pike* Audubon, NJ 08106	John J. McGraw
Mercury, Inc.	476 Colfax Ave.* Clifton, NJ 07013	Donald Zackim
Meredith Financial Services Edward Jacobson T/A	214 West Main St.* Moorestown, NJ 08075	N/A
Meridian Mortgage Corporation	498 N. Kings Hwy.* Cherry Hill, NJ 08034-0614	Michael A. Orzechowicz
	Suite 355 2 Ridgedale Ave. Cedar Knolls, NJ	Anthony W. Schweiger(+) Patricia Burns Taylor Robert A. Wales
Merit Financial Corporation	119 Littleton Rd.* Parsippany, NJ 07054 (201) 299-8644	Ralph W. Labendz
Meritor Mortgage Corporation —East	Greentree Mews* Suite 2 600 Rt. 73 North Marlton, NJ 08053	Barbara T. Heiser
	20 Hadley Ave. Toms River, NJ 08753	James A. Rogers
Merrill Lynch Mortgage Corporation	210 Carnegie Center* Princeton, NJ 08540 (609) 987-1000	Theresa Esther Fay
Metro Mortgage Bankers Corp.	115 Washington Ave.* Dumont, NJ 07628	Gregoria Sheehan
Michaelsons Mortgage Co., Inc.	1605 John St.* Suite 210 Fort Lee, NJ 07024	Serge W. Beaumont
Mid Island Equities Corp.	619 Amboy Ave.* Edison, NJ 08837	Regina G. Bottari
Midlantic Home Mortgage Corporation	1455 Broad St.* Bloomfield, NJ 07003	John H. Hess(+) Edward J. Goldberg
	One Cherry Hill Cherry Hill, NJ 08002	Lawrence A. Brennan
	303 West Main St. Freehold, NJ 07728	Robin J. Riglian

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	Mack Centre 1 Mack Centre Drive Paramus, NJ 07653	Thomas F. Regan, III
Midlantic Mortgage Corp.	100 Walnut Ave.* Clark, NJ 07066	Paul C. Settelmeyer(+) Russel A. Farrington Jr.
The Money Store	2840 Morris Ave.* Union, NJ 07083	Alan Turtletaub(+) Morton Dear Anthony R. Medici David C. Turtletaub
Mortco Mortgage Corporation	65 Springfield Ave.* Springfield, NJ 07081 (201) 379-1400	Lawrence D. Sherman
Mortgage City, Inc.	11 Furler St.* Totowa, NJ 07512	Richard L. Pelio
The Mortgage Company Lawrence W. Mandell T/A	282 Grand Ave.* P.O. Box 152 Englewood, NJ 07631	N/A
Mortgage Market Inc.	152 Market St.* Paterson, NJ 07505	Eugene Rosensweet
Mortgage Money Corporation	2-4 Chambers St.* Princeton, NJ 08540 (609) 924-0628	Mark W. Moon
Mortgage One B.D.K. Inc., D/B/A	1907 Hwy. 35* Ocean, NJ 07712	Barry D. Kantrowtiz
Mortgage Service Company Steven J. Caspi T/A	174 Irvington Ave.* South Orange, NJ 07079 (201) 762-0828	N/A
Mortgage Services of America	200 Fellowship Rd.* Century Corporate Center Mt. Laurel, NJ 08054	William T. Schor(+) David A. Lewis Jr. Salley A. Nesland
	124 Little Falls Rd. Fairfield, NJ 07006	Frederick W. Hartmann
	Victoria Plaza, Bldg. 1 Suite 4, Hope Rd. Eatontown, NJ 07724	James F. Brown
	553 New Rd., Suite L Somers Point, NJ 08224	Robert J. Crowley, Jr.
Mortgage Specialists Inc.	50 Lawlins Park South* Suite 204 Wyckoff, NJ 07481 (201) 891-2832	G. Frank Shedivy
Mortgage USA Company Ruta M. Buchholz T/A	150 West End Ave.* Somerville, NJ 08876 (201) 218-0300	N/A
Mountain Mortgage Corp.	769 Northfield Ave.* West Orange, NJ 07052	Mark D. Grossman
Multi-Mortgage Services	2517 Hwy. 35* Bldg. M Manasquan, NJ 08736	Jeffrey H. Hoerster
Murray Financial Associates Inc.	P.O. Box 569* 1000 White Horse Rd. Suite 700 Voorhees, NJ 08043	June A. Coates

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	505 Morris Ave. Suite 103 Union, NJ 07083	Murray Feldman
N.A. Home Investors	90 Main St.* Hackensack, NJ 07602	Elliott R. Jacobs
N.S.L. Mortgage Corporation	190 Nassau St.* Princeton, NJ 08540 (609) 924-4498	Joseph W. Bandura(+) Kevin Aylward
National Home Finance Mortgage Company Inc.	1001 Bertram Terrace* Union, NJ 07083 (201) 688-7711	Richard J. Birdoff
Ned Eichler Associates Inc.	1580 Lemoine Ave.* Suite 9 Fort Lee, NJ 07024 (201) 592-1772	Jerome Di Noto
New Jersey Mortgage and Investment Corp.	66 W. Mt. Pleasant Ave.* Livingston, NJ 07039	Stan L. Furst
North American Mortgage Corporation	192 Boulevard Ave.* Hasbrouck Heights (201) 444-2635	Reginald R. Honeychurch
North East Mortgage Corp.	C/O John T. Pandolfe, Jr.* 617 Hwy. 71 Brielle, NJ 08730 (201) 528-6688	John T. Pandolfe, Jr.
NorthEastern Mortgage Co. Inc.	300 Harper Dr.* Suite 104, Bldg. 1 Moorestown, NJ 08057	William Keenan
	411 Hackensack Ave. Hackensack, NJ 07601	Frank Ferro
Northwest Mortgage Co., Inc.	675 Rt. 10 East* Randolph, NJ 07869	Harry C. Movroydis(+) Robert L. Mackintosh
Norwest Financial New Jersey Inc.	76 South Orange Ave.* Suite 3 South Orange, NJ 07079	
	Fountain 9 Mall Shpg. Ctr. Sea Girt, NJ 08750	Glenn Alan DeLoach
	1158 Hamburg Tpke. Wayne, NJ 07470	John Nodzak
	210 Franklin Ave. Nutley, NJ 07110	Donna M. Slater
	83 River Dr. Suite 210 Garfield, NJ 07026	Christopher M. Ahlquist
	Suite 104 Sussex Station Sussex, NJ 07461	Roger A. Mellin
	100 Mountain Ave. Springfield, NJ 07081	Eric W. Stark
	9004-D Greentree Commons Rt. 73 Marlton, NJ 08053	Leonard R. Vannicola

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Ocean Bay Mortgage Co. Inc.	1735 Hooper Ave.* Toms River, NJ 08753	Michael Misco Jr.(+) George L. Elkins John A. Caucino
	3328 Simpson Ave. Ocean City, NJ 07728	Vincent J. Falcetano
Paragon Funding Corp.	40 Washington Ave.* Belleville, NJ 07109	Vito J. Barbetta
Parkway Mortgage Inc.	1150 Raritan Rd.* Cranford, NJ 07016	J. Brian Moran(+)
	45 Essex St. Hackensack, NJ 07601	Gary P. Sexton
Pine Tree Financial Corp.	100 Centre Blvd., Ste. B.* Marlton, NJ 08053 (609) 596-6790	Raymond D. Semiraglio
Pioneer Finance & Mortgage Co. Inc.	216 Stelton Rd.* Suite F-2 Piscataway, NJ 08854 (201) 968-5080	Lee H. Pierce
Pioneer Mortgage Inc.	411 Black Horse Pike* Haddon Heights, NJ 08035	H. Eugene Brown
Preferred Home Mortgage Co. Ronald V. Kenderian T/A	Closter Dock Rd.* Box 716 Alpine, NJ 07620	N/A
Princeton Mortgage Corporation	238 West Delaware Ave.* Pennington, NJ 08534	Richard A. Weidel Jr.
Process-Net Inc.	One Bridge Plaza* Suite 400 Ft. Lee, NJ 07024	Ira E. Shapiro
Professional Mortgage Associates Inc.	648 Ocean Ave.* Suite 9, West End Long Branch, NJ 07740	Joyce Doelling
The Prudential Home Mortgage Company	745 Broad St.* Newark, NJ 07101 (201) 877-6000	Angelina Vilasi
Quaker Mortgage Co., Inc.	1360 Brace Rd.* Cherry Hill, NJ 08034	William E. Simmons
Radford Mortgage Inc.	Paramus Interchange Plaza* S-10 Rts. 17 & 4 Paramus, NJ 07652	Andrew S. Zic(+) Timothy Heck
RAM Mortgage Investors, Inc.	11 Eves Dr.* Suite 195 Marlton, NJ 08053 (609) 983-9111	Robert Alexander Mullin(+) Thomas LeFante Joseph J. Messina James G. Keppler Paul P. Braungart III
The Real Estate Store Charles E. Davies T/A	571 Bloomfield Ave.* Verona, NJ 07044 (201) 239-1244	N/A
Realty Mortgage Co., Inc.	1547A Stuyvesant Ave.* Union, NJ 07083	Florence A. Steller(+) Bernard Steller
R.E. Scott Mortgage Co.	One Industrial Way, West* Eatontown, NJ 07724	Robert E. Scott Jr.(+) Herbert F. White

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	340 North Avenue East Cranford, NJ 07016	Frank L. Bowersox
Residential Financial Corp.	1445 Valley Rd.* Wayne, NJ 07470	Marvin Schwartzbard(+) Philip S. Avenengo Albert Engel Joseph A. Bogan
	1719-A Rt. 10 Suite 204 Parsippany, NJ 07054	Robert D'Arienzo
	700 East Gate Dr. Suite 225 Mt. Laurel, NJ 08054	Conrad Peditto
	1415 Wyckoff Rd. Suite 106 P.O. Box 2520 Farmingdale, NJ 07727	Howard Barkan
	151 West Passaic St. Rochelle Park, NJ 07662	Eugene P. Menechino
Ridgewood Mortgage Corp.	31 East Ridgewood Ave.* Room 301 Ridgewood, NJ 07450 (201) 444-3006	Albert E. Ferro
Robert G. Rose Mortgage Co.	1259 Rt. 46* Parsippany, NJ 07054	Robert G. Rose
Royal Mortgage Corp.	621 Alexander Rd.* Princeton, NJ 08540 (609) 452-1100	Richard Nacht
Ryland Mortgage Company	Beverly Rancocas Rd.* 3-G East Ridge Plaza Willingboro, NJ 08046	Carol A. James
Sears Consumer Financial Corp.	Mountain Ave.* Murray Hill, NJ 07974 (201) 522-5936	Joseph L. Reading
Sears Mortgage Corporation	Rts. 1 & 130* 850-870 Carolier Bldg. N. Brunswick, NJ 08902	Richard E. Martin
	122 Rt. 173 West 64 Clinton, NJ 08809	John S. Perepchuk
	One Greentree Center Suite 106 Marlton, NJ 08053	Linda L. Foraker
	119 Cherry Hill Rd. Parsippany, NJ 07054	Frank T. Jencik
	1314 Hooper Ave. Toms River, NJ 08753 (201) 745-9040	Jon D. Brantl
Security National Mortgage Inc.	142 Hwy. 34* Aberdeen, NJ 07747	Michael Jaslanek
Security Pacific Finance Corp.	505 S. Lenola Rd.* Blason II Moorestown, NJ 08057	Wayne A. Wolf

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	#12 Cherry Hill Exec. Campus, 3rd Fl. 535 Rt. 535 Cherry Hill, NJ 08002	James Horan Jr.
	1468 Blackwood-Clementon Rd. Clementon, NJ 08021	John W. McIntyre
	1135 Clifton Ave. Clifton, NJ 07013	Frederick L. Harris
	290 Hwy. 46 AMI Bldg. Denville, NJ 07834	Donald R. Fisher
	800 Delsea Dr., Ste. 5 Deptford, NJ 08096	Frances H. Zarzecki
	Collegetown Shopping Ctr. Delsea Dr. Glassboro, NJ 08028	George P. Tash
	2021 New Rd. Linwood, NJ 08221	Howard J. Buck
	12 Rt. 17 North Paramus, NJ 07652	Mario Falone
	481 Memorial Pkwy. Suite 206A Phillipsburg, NJ 08865	Charles T. Kennedy Jr.
	2333 Whitehorse-Mercerville Rd. Trenton, NJ 08619	Michael F. Holland
	81 Northfield Ave. West Orange, NJ 07052	Eddie W. LeBlanc
	1 Cherry Hill Suite 101 Cherry Hill, NJ 08002	Patricia A. Stewart
	5 Carriage Square Shpg. Ctr. West Long Branch, NJ 07764	
	303 George St. Suite 103A New Brunswick, NJ 08901	Keith McDonald Beith
Shapiro, Ronald M.	Gateway III* Suite 1300 100 Mulberry St. Newark, NJ 07102	N/A
Shearson Lehman Mortgage Corp.	170 Broad St.* Red Bank, NJ 07701	Dorann J. Cafaro
Shelter Mortgage Services, Inc.	30 Washington Ave.* P.O. Box 1186 Haddonfield, NJ 08033	Frederick J. Passey
Southern Mortgage Associates Inc.	One Industrial Way, W.* Eatontown, NJ 07724	Richard Tretsky
State-Wide Capital Planning Inc.	256 Harrison Ave.* Lodi, NJ 07644 (201) 772-3800	Stephen A. Sobin

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Sterling Mortgage Ltd.	655 Amboy Ave.* Woodbridge, NJ 07095 (201) 636-0614	Stanley R. Cook
	199 W. High St. Somerville, NJ 08876	John J. Wiertel
Sterling National Mortgage Co. Inc.	77 Brant Ave.* Clark, NJ 07066	Stanley Ellberger
Stone Mortgage Corporation	1873 Rt. 70 Suite 203 Cherry Hill, NJ 08003	R. Mark McCullough
Suburban Mortgage Corp.	293 Eisenhower Pkwy.* Suite 220 Livingston, NJ 07039	Allan J. Lehman
Suffield Mortgage Corporation	c/o The Interest Rate* Futures Research Corp. 55 Princeton-Hightstown Rd. Princeton Junction, NJ 08550	Diane P. Choquette(+)
The Summit Mortgage Co. Inc.	830 Morris-Essex Tpke.* Short Hills, NJ 07078 (201) 522-8400	Neil W. Grote
Sun Mortgage Corp. Continental Financial Corporation D/B/A	2060 Oak Tree Rd.* Edison, NJ 08820 (201) 549-4502	Samuel L. Salter, Jr.
Thrift Associations Service Corp.	400 Broadacres Dr.* Bloomfield, NJ 07003	Lawrence Berlin
Thrift Investment Corporation	720 King Georges* Post Rd. Fords, NJ 08863	John J. Madsen
Time Mortgage Services Corp.	338 Hackensack St.* Carlstadt, NJ 07072 (201) 933-0448	Nagy S. Elshinawy
Transamerica Financial Services Inc.	500 Rt. 17 South* Hasbrouck Heights, NJ 07609 (201) 288-8666	Lisa Piccolo
	15 James St., Box 307 Florham Park, NJ 07932 (201) 966-6433	Joanne Foley
Transamerican Mortgage Corp.	293 Eisenhower Pkwy.* Suite 220 Livingston, NJ 07039 (201) 740-0700	Lawrence Frankel
Trans County Mortgage Corp.	453 Amboy Ave.* Woodbridge, NJ 07095	Joseph LaCorte
Travelers Mortgage Services, Inc.	2339 Rt. 70 West* P.O. Box 5260 Cherry Hill, NJ 08034 (609) 488-4179	Alan M. Markowitz(+) Stuart Levy
	20 Just Rd. Fairfield, NJ 07006	Kenneth Barash(+)
	100 Walnut St. Clark, NJ 07066	Joseph M. Albowicz

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
	Kevon Office Center 2500 McClellan Ave. Pennsauken, NJ 08109	Robert J. Sheehan(+) Joseph A. Shukdinas
Trico Mortgage Co., Inc.	100 Metro Park South* Old Bridge, NJ 08857 (201) 290-1000	Frank J. Tricarico
Trinity Mortgage Corporation	298 Main St.* Woodbridge, NJ 07095 (201) 636-7720	Joseph M. Nanfara
Unified Financial Mortgage Company Inc.	11 Sayer Ave.* Cherry Hill, NJ 08002 (609) 663-3150	Richard G. Ounjian(+)
United Centennial Mortgage Services Corp.	One Madison Ave.* Morristown, NJ 07960	Thomas J. Prioreschi
United Jersey Mortgage Company	25 East Salem St.* Hackensack, NJ 07602	George P. Jahn
Unity Mortgage Services Robert Campanella & Peter A. Sacco T/A	310 Washington Ave.* Nutley, NJ 07110	Robert Campanella Peter A. Sacco
US Mortgage Corporation	216 Haddon Ave.* Westmont, NJ 08108	Eric H. Cunliffe(+)
Vanguard Mortgage Co. Inc.	305 Omni Dr.* Somerville, NJ 08876 (201) 874-0946	Bruno H. Isings
Villa Mortgage Bankers & Consultants Herrara, Robert and Gina T/A	1215-17 Kennedy Blvd.* North Bergen, NJ 07047 (201) 868-1995	Robert Herrara
Vision Mortgage Corporation Inc.	1254 Hwy. 27* North Brunswick, NJ 08902	Richard A. Rosenberg(+) Emile LeLand Lawrence R. Santangelo Alfred G. Grafke
Weichert Mortgage Co., Inc.	340 Main St.* Madison, NJ 07940	Timothy J. Good
	801 N. Kings Hwy. Cherry Hill, NJ 08034	Clifford L. Colby, Jr.
Weller, John W. Jr.	c/o Francis J. Calise* 1135 Broad St. Suite 211 Clifton, NJ 07015	N/A
WestAmerica Mortgage Company	293 Eisenhower Pkwy.* Livingston, NJ 07039	Harold Allen Smith(+) Leslie P. Johnson
	3 South Revson Dr.* Shrewsbury, NJ 07701	Thomas A. Dilger
	950 Kings Hwy. North Suite 101 Cherry Hill, NJ 08034	Keith B. Fisher, Sr.
Westwood Mortgage Services Inc.	Plaza Office Ctr., #107* Rt. 73 & Fellowship Rd. Mt. Laurel, NJ 08054 (609) 778-7337	Domenick J. DiGaetano
World Mortgage Company Majestic Investment Co. of Denver, Inc. D/B/A	50 Rt. 46* Parsippany, NJ 07054	Dennis D. McNeely(+) Bradley K. Roberts

Mortgage Bankers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Worldwide Mortgage Corp.	447 Rt. 10, Suite 8* Randolph, NJ 07869 (201) 328-1522	Leonard A. Codella
Yagoda, Bernard	2040 Rt. 33* Neptune, City, NJ 07753	N/A
Yegen Equity Loan Corp.	23-00 Rt. 208 South* Fair Lawn, NJ 07410 776 Shrewsbury Ave. Tinton Falls, NJ 07724	Everett C. Hassell(+) Eugene P. Menechino John A. Tomassetti

Mortgage Brokers

A.K.L. Associates Aaron K. Lichter T/A	28 College Pl.* Ridgefield Park, NJ 07660 (201) 440-6635	N/A
AMC Financial Services Alan M. Chokov T/A	794 Hwy. 35* Shrewsbury, NJ 07701	N/A
Alta Financial Irvin Levine T/A	1301 Rt. 70 East* Cherry Hill, NJ 08034	N/A
American Financial Mortgage Brokers Inc.	41 William Street* Wayne, NJ 07470	
City Mortgage Co. George V. DiDonato T/A	2801 Nottingham Way* Trenton, NJ 08619	N/A
Consortium Financial Service Rafael Mejia Jr. T/A	27 Madison Ave.* Lower Level Bergenfield, NJ 07652	N/A
Coscia, Cosmo A.	15 Cheryl Rd.* Pine Brook, NJ 07058 (201) 227-4665	N/A
Cushman & Wakefield of New Jersey, Inc.	1099 Wall St. West* Lyndhurst, NJ 07071	Michael S. Sherman
Dynamic Mortgage Service Zamanollah Zamanian T/A	1275 Rt. 23 South* Wayne, NJ 07474 (201) 696-2237	N/A
Falato, John J.	29 Grove St.* P.O. Box 1753 S. Hackensack, NJ 07606	N/A
Financial Services of New Jersey Howard F. Koval T/A	419 Essex St.* Hackensack, NJ 07601	N/A
1st American Home Mortgage Corp.	1859-1861 Springfield Ave.* Maplewood, NJ 07040	Joseph Franzi, Jr.
First American Mortgage Co. of New Jersey, Inc.	Presidential Center* 293 Eisenhower Pkwy. Livingston, NJ 07039	William Jay Landsburg
First Capital Mortgage Corporation of America	10 Cherry St.* Elizabeth, NJ 07202 (201) 354-1011	Jeffrey Lichtenstein
First National Mortgage Co. First National Security Inc. D/B/A	1950 Rt. 70 East* Suite 201 Cherry Hill, NJ 08003 (609) 424-3100	Roman P. Niedzwiedz

Mortgage Brokers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Fleetwood Financial Corp.	2025 Lincoln Hwy.* Edison, NJ 08817 (201) 287-6222	Richard A. Frank
Flynn Financial Services Edward F. Flynn T/A	1 Claremont Pl.* Cranford, NJ 07016	N/A
Richard J. Fulginiti	2003 Robin Hill Apts.* Voorhees, NJ 08043	N/A
Garden State Mortgage Marc Steven Sovelove T/A	56-B Park Ave.* Madison, NJ 07940	N/A
Greater N.J. Mortgage Co. Sahilesh R. Doshi T/A	71 Diaz St.* Iselin, NJ 08830	N/A
Jerry M. Green	433 Hialeah Dr.* Cherry Hill, NJ 08002 (609) 667-3838	N/A
Home Equity Financial, Inc.	108 Capella Rd.* Turnersville, NJ 08012	Frank Klitchko
Hovnanian Financial Inc.	1433 Hooper Ave.* Toms River, NJ 08753 (201) 753-9622	Julia A. Paris
Integrated Financial Services of Central Jersey Allen N. Lewis T/A	990 Somerset St.* P.O. Box 4302 Watchung, NJ 07060 (201) 753-9622	N/A
JLTS Financial Exchange & Consultancy Group Ceferino A. Sulit, Jr. T/A	256 Jewett Ave.* Jersey City, NJ -7304 (201) 332-0733	N/A
Kirkwood, Eileen	c/o Seacrest Towers* 6th Ave. & J.F. Kennedy Blvd. N. Wildwood, NJ 08260	N/A
Kramer, Jr., Howard J.	50 Fair Haven Rd.* Fair Haven, NJ 07701	N/A
Liberty American Mortgage Company Philip J. Maenza T/A	400 Clifton Ave.* Clifton, NJ 07011 (201) 546-1343	N/A
MacIlwraith, Bruce	502 Haddonfield-Berlin Rd.* Voorhees, NJ 08043	N/A
Matador Consultants, Inc.	1806 Russet Dr.* Cherry Hill, NJ 08003 (609) 428-9400	Matthew J. D'Ortona Sr.
Meadowlands Mortgage Co. Raymond Garbarini T/A	501 Harding Ave.* Lyndhurst, NJ 07071 (201) 939-6949	N/A
Metro Mortgage Associates, Inc.	1500 Hwy. 88 West* Brick, NJ 08223	Frank Georgalis
Monmouth & Ocean Funding Paul J. Smith T/A	1601 Hwy. 71* Belmar, NJ 07719	N/A
Moore Schley Meeker Sharkey Group Inc.	21 Commerce St.* Cranford, NJ 07016 (201) 272-7698	James Palmer Pattor
Mortgage Express Corp.	6605 Bergenline Ave.* West New York, NJ 07093	Raffaela Turi

Mortgage Brokers

Name of Licensee and Reference No.	Address of Licensed Principal (*) and Branch Offices	Individual Licensees Designate (+)
Mortgage Money Mart Frank T. Nichols T/A	272 Main St.* Metuchen, NJ 08840	N/A
Morton Lederman Realty Inc.	One Executive Dr.* Fort Lee, NJ 07024 (201) 461-4777	Morton Lederman
N.I.A. Professional Plans Inc.	66 Rt. 17* Paramus, NJ 07652 (201) 587-9300	Louis C. Meyer, Jr.
O'Brien, William J.	2532 Starr Rd.* Pennsauken, NJ 08109 (609) 663-1721	N/A
Pelliccio, John	185B Mereline Ave.* West Paterson, NJ 07424 (201) 785-8946	N/A
Real Estate Financing Consultant Co. Al Apicello T/A	792 Valley St.* Vaux Hall, NJ 07088	N/A
Remington, Frederick K.	Box 160 U* Golf Course Rd. Flanders, NJ 07836	N/A
Robert P. Joseph & Company Robert P. Joseph T/A	68 Memorial Ave.* Gibbstown, NJ 08027	N/A
Uhm, Young Ok	5 Westgate Rd.* Livingston, NJ 07039	N/A
United Financial Planning Co. Manny Shik Um T/A	2175 Lemoine Ave.* Suite 503 Ft. Lee, NJ 07024 (201) 944-9861	N/A
Vantage Bond & Mortgage Company Inc.	One Eves Dr.* Suite 111 Marlton, NJ 08053	Aron L. Patent

PART III

DIVISION OF CONSUMER COMPLAINTS, LEGAL AND ECONOMIC RESEARCH

RESUME OF PROCEEDINGS

For the year ending December 31, 1986

APPLICATIONS AND CONSUMER COMPLAINTS—SUMMARY

The following tables relate the number and types of applications accepted for processing by the Department in 1986 and those approved or denied through the issuance of a Commissioner's Decision and Order.

APPLICATIONS ACCEPTED FOR PROCESSING—1986

	Full Branches	Mini Branches	Mergers	Purchases
Commercial Banks	25	4		2
Savings Banks	5		1	
Savings and Loan Associations	24	NA	2	1

NA—Not Applicable

APPLICATIONS APPROVED OR DENIED—1986

	Full Branches		Mini Branches		Mergers		Purchases	
	App	Den	App	Den	App	Den	App	Den
Commercial Banks	19		4		1		1	
Savings Banks	3				1			
Savings and Loan Associations	7		NA		1		2	

NA—Not Applicable

COMMERCIAL BANK AND SAVINGS BANK COMMUNICATION TERMINAL BRANCH OFFICES APPROVED 1977-1986

1977	1
1978	8
1979	— 8
1980	43
1981	126
1982	67
1983	50
1984	32
1985	23
1986	90

COMPLAINTS RECEIVED BY TYPE OF INSTITUTION
1986

	Banks		S & LA's					Home		Mortg.		M.V.		
	State	Nat'l	State	Fed'l	Savings Banks	Second Mortg.	Sales Finance	Repair Contr.	Mortg. Comp.	Banker, Broker	Credit Cards	Instlmt Seller	Misc.	TOTAL
Account Balances	81	150	51	38	45	12	12		4		40	5	18	456
Advertising	3	2	2	2	1	1				2		1	1	15
Checking Accounts	15	39	8	7	4									73
Credit Cards	18	77		2						1	5		9	112
Cert. of Deposit	6	11	19	12	8									56
Counterfeit Bills	1													1
Credit Insurance														
Money Orders/C.Check	1	1			1									3
Collection Practices													1	1
Discrimination														
EFTS and ATMs		1	1	1										3
Failure to Cash Check	2	4	1		3								1	11
Forgeries	3	1	3		3								1	11
Foreclosures			1			1			2				1	11
Fraud/Illegal Acts	4	3	2		3	1		8	1	4	11	12	15	64
Harassment	3	1	2	1		1							1	9
Inq: Adm. Rules	2	1				1			2	1			10	17
Interest Calc./Loans	1	1	1	1	2	1	1				1	1		10
Inq: Info. Materials	32	32	27	14	13	7	2	2	15	18	5	9	260	436
IRA/Keogh Accounts	4	10	2	9			1							26
Inquiry: Legal	1		1				1		1				1	5
Ins. Prem. Fin. Prob.														
Inq.: Interest Rates		1											1	2
Late Charges		7	1	2			1		8					19

PART IV

NEW JERSEY CEMETERY BOARD

RESUME OF PROCEEDINGS

For the year ending December 31, 1986

The New Jersey Cemetery Board was created under the provisions of N.J.S.A. 8A, enacted in December of 1971. The purpose of this legislation is to insure proper care and upkeep of those cemeteries in the state which are subject to the law's jurisdiction. It is required that the Board license and supervise all operating New Jersey cemetery companies not owned by the government or an individual religious corporation. A special, irrevocable trust fund must be established in a New Jersey banking institution by each company in order to guarantee continuous maintenance and preservation of grounds and facilities. The designation of other trust funds to finance additional servicing of grave sites is also provided for by statute.

By the close of 1986, the Board has licensed 357 New Jersey cemetery companies, and over the course of the year had investigated 163 complaints registered by the public against licensees. The table below reflects this growth in Maintenance and Preservation and other trust funds during recent years.

William L. Ingling, Executive Director

Year End	Maintenance and Preservation Funds	Annual Change	Other Trust Funds	Annual Change	Total, all Trust Funds	Annual Change
1983	61,720,748	6,121,454	32,326,084	330,680	94,046,832	6,452,133
1984	58,926,654	-2,794,094	33,109,035	782,951	92,035,689	-2,011,143
1985	67,929,125	9,002,471	41,559,952	8,450,917	109,489,078	17,453,389
1986	72,225,494	4,296,369	46,263,733	4,703,781	118,489,227	9,000,149

MEMBERS OF THE NEW JERSEY CEMETERY BOARD

Name	Affiliation	Term Expires
VACANCY		
EDGAR L. KRAUSE	Fairmount Cemetery Assn. Newark	February 14, 1987
IRWIN W. SHIPPER	Beth Israel Cemetery Woodbridge	February 14, 1989
FRANK J. DeGEETER, JR.	George Washington Memorial Park, Paramus	February 14, 1990
ALEXANDER J. WILLMAN	Mount Pleasant Cemetery, Newark	February 14, 1990
RABBI YAKOV M. DOMBROFF	Public Member	February 14, 1989
Ex-Officio Members		
MARY LITTLE PARELL	Commissioner of Banking	
W. CARY EDWARDS	Attorney General	
MOLLY JOEL COYE, M.D.	Commissioner of Health	

NUMBER OF CEMETERY COMPANIES IN EACH COUNTY LICENSED BY THE NEW JERSEY CEMETERY BOARD

Atlantic	12
Bergen	22
Burlington	19
Camden	23
Cape May	7
Cumberland	11
Essex	14
Gloucester	19
Hudson	6
Hunterdon	31
Mercer	23
Middlesex	25
Monmouth	26
Morris	25
Ocean	19
Passaic	9
Salem	6
Somerset	14
Sussex	17
Union	13
Warren	16
Total	357

PART V

AMENDMENTS TO STATE STATUTES AND REGULATIONS,

BANKS, SAVINGS BANKS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS, MORTGAGE BANKERS, MORTGAGE BROKERS AND CONSUMER CREDIT INSTITUTIONS

For the year ending December 31, 1986

LEGISLATION ADOPTED AS PUBLIC LAWS OF 1986 AFFECTING BANKS AND SAVINGS BANKS

Chapter 4 (S-1466) Approved: March 28, 1986

Sets maximum bank deposit level which may be controlled by a bank holding company at 12% of aggregate average deposits until 3/28/87; 13% until 3/28/88 and 13.5% until 9/27/89 when the maximum level is to be reconsidered.

Chapter 5 (S-1467) Approved: March 28, 1986

Creates a procedure for establishing an interstate banking system within a "Central-Atlantic Region," provided certain reciprocal legislation is approved by eligible states within that region and certain other criteria are met. Makes further provision for ultimate nationwide interstate banking when criteria enumerated in the legislation are met.

Chapter 6 (S-1468) Approved: March 28, 1986

Grants the Department of Banking certain oversight authority over bank holding companies.

Chapter 186 Approved: December 10, 1986

Requires that trust departments in qualified banks "sweep" funds in excess of $100.00, which are awaiting investment or disbursement, into an investment or deposit account that will earn a short-term market rate for the account.

LEGISLATION ADOPTED AS PUBLIC LAW OF 1986 AFFECTING BANKS, SAVINGS BANKS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

Chapter 161 Approved: December 1, 1986

Expands the type of collateral that is eligible for pledging to secure government deposits under the provisions of the "Governmental Unit Deposit Protection Act."

Chapter 171 Approved: December 4, 1986

Clarifies payment procedures by institutions when a pay-on-death account payee is under age 18.

ADDITIONS AND AMENDMENTS TO THE NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1986 AFFECTING BANKS AND SAVINGS BANKS

3:11-11 Leeway Investments — Effective: July 7, 1986

Establishes guidelines for banks and savings banks making leeway investments. Schedules permissible activities wherein such investments may be made and sets out an application process for expanding permissible activities.

3:13-1 Bank Holding Company Registration — Effective: November 17, 1986

Establishes rules relative to the initial and annual registration of bank holding companies.

3:13-2 Bank Holding Company Reporting Requirements — Effective: November 17, 1986

Establishes rules relative to reports to be filed with the Department of Banking by bank holding companies.

3:13-3 Bank Holding Company Examinations — Effective: November 17, 1986

Establishes the per diem examination charge relative to an examination of the books and records of a bank holding company.

3:13-4 Eligibility of Proposed Interstate Acquisitions — Effective: December 15, 1986

Outlines the application to be filed by an out of state bank holding company proposing to acquire a bank or bank holding company located in New Jersey. Sets out the criteria to be considered by the Commissioner to determine if the proposed acquisition would be an eligible acquisition.

ADDITIONS AND AMENDMENTS TO THE NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1986 AFFECTING BANKS, SAVINGS BANKS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS AND OTHER ENTITIES SUPERVISED BY THE DEPARTMENT OF BANKING

3:1-15 Availability of Funds — Effective: March 17, 1986

Establishes a rule whereby all banking institutions must provide all deposit account holders and applicants for a deposit account with a written statement of the institution's funds availability policy.

Release of Liens	10	20	14	46	8	6	4	1	173	1		1	2	286
Mortg: Appl./Comm.	45	17	61	129	18				29	1061			3	1363
Mortgage/Money Broker														1
Mortg.: Closing		2		2					2	5			1	12
Mortg.: Escrow	4	6	12	13	3				151	2				191
Mortg.: Fees & Points														
Mortg.: General	12	23	46	45	13				109	7				255
Mortg.: Guaranty Ins.														
Mortg.: Payoff		1								1				2
Auto Loans														
Not Licensed						1	1			17		1	1	21
Payoff Calculations	4	23	15	20	7	24	11		44	1			3	152
Prepayment Penalties						1			1					2
Quality of Service	40	94	26	22	16	4	2	1	7	4	4	16	5	241
Quality: Work/Goods		1	1					15			2	3		22
Repossessions	3	3			2		3					1		12
Service Charges	10	17	4	2	4				2			1	2	42
Set-Off														
Stop Orders	2	1	2	1										6
Savings Account				1										1
Truth-in-Lending	7	7	3		2	3				1	4		6	33
Trust Accounts	1	4												5
Miscellaneous	1		2	1	1	1							36	50
TOTAL	316	561	308	371	157	65	39	27	551	1127	72	51	2	4023